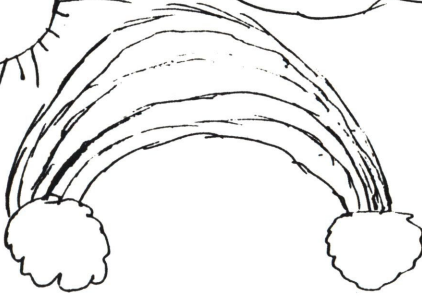
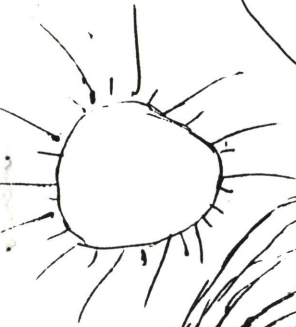


# Moscow Food Co-op

## NEW LETTER



by  
shelley  
89

# Coloring Contest!

all ages, neat prizes...





## FROM THE BLUE COOLER

By: Sharon Lyons

Are you interested in making cheese yourself? Kris McCrae-Skinner, a familiar fixture at Moscow's annual Farmer's Market, is willing to share her experience of techniques and recipes in a workshop setting with interested people.

"Making soft and semi-hard cheeses requires a minimum of equipment and is readily accessible to most folks," says Kris. Especially with spring and summer arriving, there are several local sources for fresh cow's or goat's milk. Kris makes her cheeses from goat's milk, but most recipes are interchangeable. She feels it is very important to cool the milk immediately after it leaves the goat, stressing that the bacteria native to the milk may otherwise ripen and overwhelm some of the more delicate cultures used in both yoghurt and cheese making. Kris brings the milk's temperature down and holds it at 36° F. "This method produces milk that can stay chilled for about seven days without getting a goaty backbite." She discounts the popular theory that goat's milk will reflect whatever strong-tasting food the animal has been eating, adding that off-flavors more commonly result from the goat not drinking adequate quantities of water and thereby producing more concentrated milk.

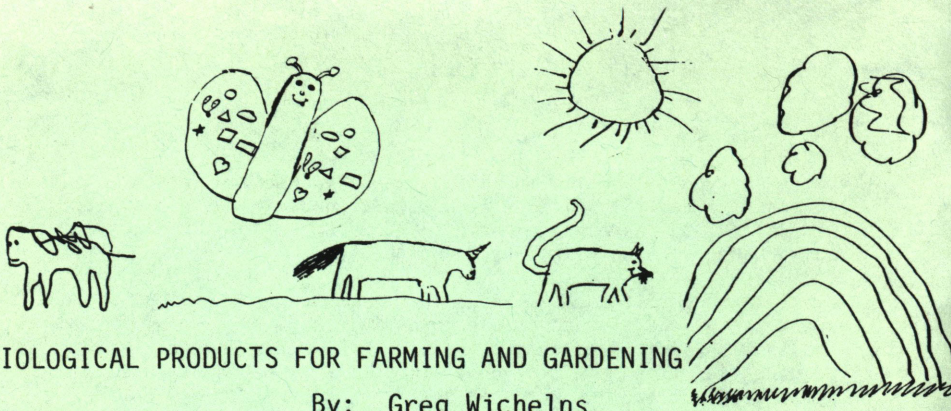
Goat's milk is more readily absorbed by people than that of cows because of the smaller curds that form in the stomach during digestion. In cheesemaking a wide variety of bacterial cultures are introduced to the milk to aid in the formation of curds - the temperature of the milk when the culture is added, the length of time the cultured milk is held at different temperatures, and of course the type or types of culture used in the milk all go toward determining the character of the finished cheese. Kris uses butter-milk culture plus rennet, a naturally-occurring digestive enzyme that produces coagulation of milk. The amount of rennet used is instrumental in determining how "soft" (filled with moisture) or "hard" (dry) your finished cheese will be. The varieties possible to make at home are endless.

Interested? Let Kris know via the Co-op suggestion jar - or talk with her at Farmer's Market when it starts up, about putting together a cheese-making workshop. Watch for time and place in a coming Co-op newsletter.

## DR. ANN RAYMER chiropractic physician

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(208) 882-3723

803 S. Jefferson  
Suite #3  
Moscow, Idaho 83843



## BIOLOGICAL PRODUCTS FOR FARMING AND GARDENING

By: Greg Wichelns

Biological technology for a sustainable agriculture is available right here in Moscow. American Soil and Crop Management (a locally owned and operated agricultural company) has a wide range of products for sale to farmers and gardeners. Bob Johnson, owner, has been working with biological products for over 12 years and some of his products seem to have application in local organic gardens.

He sells algae (single-celled plants) for soil conditioning and structuring, foliar sprays of sea algae, seed treatments, legume treatments and decomposing organisms for stubble/mulch decomposition.

Almost all of the products are algae or seaweed derived. The products of the sea are known to contain a wide spectrum of plant-required nutrients, including trace elements (plants use these in very small amounts) and plant hormones that are known to stimulate certain growth processes. Two such products are called "Algae Min" (a foliar spray of sea algae) and "Algae Min +", which is a powdered seed treatment very similar to the foliar spray except for the +. That + means that phosphorus (P) has been added for seedling growth. Phosphorus stimulates root growth.

The "Algae Min" foliar spray gives young plants these nutrients right where they are needed, in the leaf. The growth response is quicker than if you soil apply the same product. The foliar spray also will help increase frost tolerance of some plants. (Don't expect to see tomatoes in winter though.) This is because it will lower the freezing point of the leaf tissues a few degrees by increasing the solutes in the plant juices. The "Algae Min +" seed treatment has the effect of putting a good supply of nutrients right on the seed so they are available as the young seedling develops.

Another product sold by ASCM is an algae for spraying on your soil. This particular critter makes poly saccharide coats for itself that get washed into the soil by rain or watering. These help to restore good soil structure with proper aeration.

Many of these products are currently being used by local farmers throughout the Whitman/Latah area as well as in the Columbia Basin. Most of the soils of commercial agriculture in this area have been highly abused (essentially mined of their native fertility) and so use of these products can at times give a good return on the investment. As for the local gardener or truck farmer who practices good soil husbandry (such as composting, manuring, crop rotation and cover cropping to help improve their soil) the results may be less noticeable. You may want to try these products anyway, though. Call up and have a friendly chat with Bob Johnson (882-6180).



# TAKE IT WITH YOU...

Yes! You can! SUBSCRIBE to this newsletter and you can take a bit of Moscow with you when you move... only \$7.00 for 12 monthly issues, mailed 1st class anywhere in North America. Sorry, no alarm phone but it makes a great gift!  
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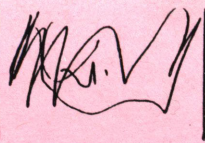
Return this coupon, with your 7 bucks, to the Newsletter envelope in the managers' office at the coop. Checks payable to: Moscow Food Coop

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# WHY DOES INSURANCE COST SO MUCH?

By: Sara Donart



an

This year Renaissance Fair organizers joined the ranks of Americans who habitually bet against themselves. For \$500 they now have limited liability insurance, a hedge against the kind of lawsuit brought against Moscow's Midsummer's Eve Festival by a spectator who tripped over a power cord.

Liability insurance is something next to none of us can avoid. Idaho law requires all vehicle owners to carry it, and most businesses, including our Co-op, have some form of liability insurance to protect against potential lawsuits. But what about the hidden costs of insurance and the recent dramatic increase in annual premiums?

Last month a university-sponsored triathlon had to be limited to UI students and staff because insurance covering non-university entrants would have been too costly. Growing insurance premiums are also cited as a factor in the nationwide increase in college tuition.

The debate, then, is not whether insurance costs are rising but why. Insurance companies would have us blame unscrupulous lawyers, sky-high jury awards and the so-called "litigation explosion." The industry has spent a great deal of money, ink and lobbying muscle to convince the public and our legislators that that is, indeed, where the evil lies. The media often reenforce the industry view by reporting the latest multi-million dollar settlement, perpetuating the image of sue-happy public and a beleaguered insurance industry.

But big settlements are big news, little ones are not, and several consumer groups contend that press reports and industry propaganda have skewed the news, creating a "litigation explosion" that has no base in fact. Statistics from the Institute for Civil Justice show that, once adjusted for inflation and population increase, the number and dollar amount of liability lawsuits have remained essentially constant over the last 25 years. Since 1959 court settlements have averaged around \$8000 (in constant 1979 dollars), the number of claims per capita has not increased and the juries have ruled in favor of the defendant about as often as for the plaintiff.

In other words, America's "litigation explosion" is a myth and, many argue, an intentionally contrived and potentially dangerous one. But to better understand both the myth and its creators, it helps to first study the profits and workings of the insurance industry.

Insurance companies make money by investing the premiums paid by policy holders. As such, their profits are closely linked to the investment market and interest rates. When interest rates are high, the industry's profits soar; when rates fall, profit margins shrink. Right now, with interest rates at an eight year low, the insurance industry is on the down side of its boom/bust cycle. To make up for the decrease in their investment returns, insurance companies pump up their profits by raising rates and letting the consumer foot the bill

# Does Insurance Cost So Much?

Page Two

But boom or bust, the insurance business itself is a lucrative investment in the eyes of many investors. The Wall Street index for property/casualty insurance stocks rose almost 500% over the last 10 years, during which time the Dow Jones industrial average didn't even double. In 1985 alone the insurance index rose 50% and industry profits topped \$4.7 billion. Not bad for an industry that claims to be buckling under the weight of astronomical jury awards.

Unfortunately, insurers don't seem satisfied to merely rake in more profits every year. The motivation behind creating their mythical crisis is a desire to change existing laws that now protect victims of malpractice and or dangerous products such as the Dalkon shield. Heavy industry lobbying efforts have pushed so-called "tort reforms" through many state legislatures, and now insurers are aiming for sweeping federal legislation of the same kind.

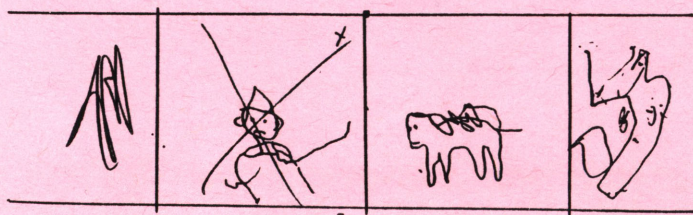
These torts they are seeking to reform are civil legal actions which guarantee injured victims the right to recover damages. The "reforms" the industry is plugging for would severely limit and in some cases deny victims that legal recourse. The reforms also call for limits on jury awards, including caps on punitive damages, whose function is to deter a repetition of the offence.

This erosion of civil rights is being carried out under the guise of great savings to you, the consumer. Once juries have their overly generous hands bound, the industry contends, premiums will drop and everyone will benefit. Once again, the facts fail to back up the rhetoric. In Ontario, Canada, where strict tort reforms were passed, the insurance industry continues to ride roughshod over consumers, raising some premiums by 400%, cancelling policies in mid-term and refusing to insure certain organizations and individuals at any price.

Trading in civil rights for short term monetary gain is bad business even when the dollars get delivered, but this money motivated manipulation has the consumer losing both ways. Given that situation, the best defence may be a good offence. Consumer advocates are advising people to contact their lawmakers and urge them to turn "tort reform" into insurance reform. Ask them why the insurance industry is exempt from federal anti-trust laws and regulation. Ask why public protection should place second to corporate profit.

For more information, contact:

Coalition for Consumer Justice  
215 Pennsylvania Ave. S.E.  
Washington, D.C. 20003  
Phone: 202-546-4996



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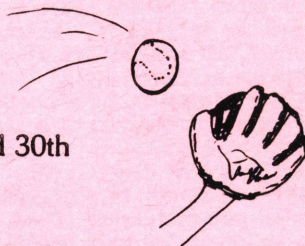
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# NEW PRODUCTS AT THE CO-OP

By: Bill Beck

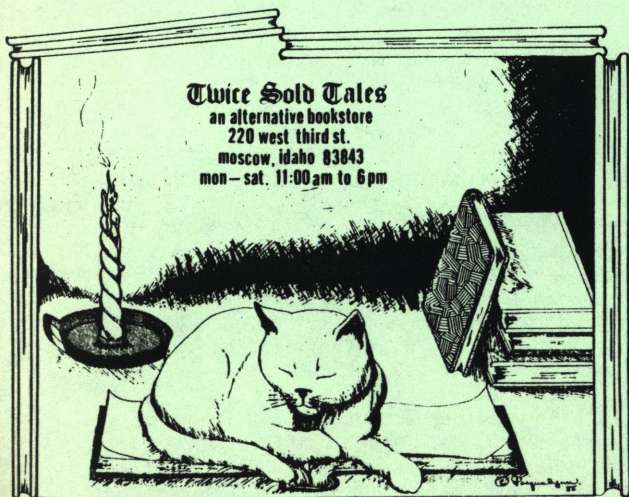
There are a number of new products at our Co-op: fresh frozen fish, hand made miso, and pre-cooked Gardenburgers.

Artic Fresh Frozen Alaska Pollock Fillets have quickly become popular with Co-op shoppers. This fish is filleted, skinned and frozen on fishing boats immediately when it's caught. I've found it to be tender, not very fishy and quite tasty. At \$1.69 per pound, it is an excellent protein-rich food that fish eaters should most certainly try.

I know that Co-op shoppers who eat miso are going to appreciate our new South River Miso. All organic ingredients and traditional Japanese methods of hand processing make this the best miso I've ever eaten. This miso is cooked over a wood fire, aged at least two years, and hand-packaged. This miso, known as tsubu miso in Japanese, is the oldest form of traditional miso. We're stocking three different kinds of South River Miso: brown rice, aduki bean-brown rice, and sweet barley. At \$3.43 and \$3.78 per pound, it's a bit more expensive than our Westbrae Miso, but I find the chunky texture and wonderful full flavor of South River Miso to be well worth it.

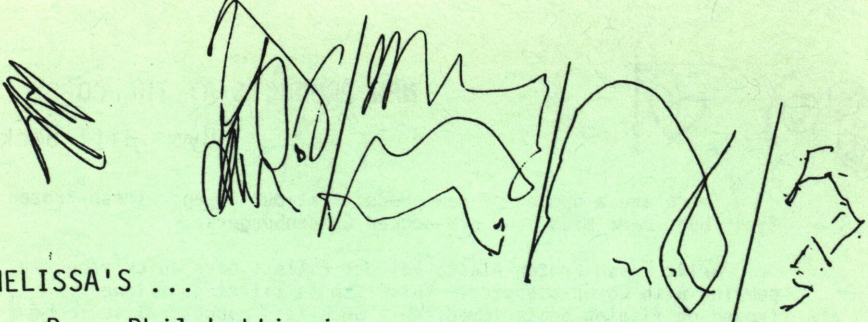
For those interested in quick, nutritious, summer meals, Gardenburgers are just the ticket. Gardenburgers are a frozen, non-meat, non-soy patty made with mushrooms, onions, rolled oats, mozzarella cheese, brown rice, cottage cheese, eggs, cheddar cheese, bulgar wheat, walnuts, natural seasonings and spices. They are precooked and can be heated in your oven, toaster or fry pan. They make a quick, east to fix, and nutritious meal.

The Co-op staff hopes you'll try and enjoy these new products. Please let us know what you think about them and feel free to suggest other new products you'd like to see us stock. We're here to help provide you and your families with interesting, healthy products.



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AT MELISSA'S ...

By: Phil Lettieri

... is where we gathered for the April Board meeting on the 21st. It had been a day that saw the temperature soar into the 70's, and it was a lovely, soft, open-doored spring evening, in which we managed to concentrate long enough to get a bit of business taken care of.

John initiated a discussion on closed Board sessions, and suggested that we follow Idaho's closed session law, although as a private board we are not required to. Generally, it states that only certain things are to be discussed in closed session, and that absolutely no decisions are to be made. At the November 1985 Board meeting we set down guidelines for closed sessions concerning personnel matters, and there seems to have always been some option for closed meetings if the Board felt it necessary. We decided to continue that option and consensually approved the following procedures:

- \*Board should announce reason for closed sessions
- \*No decisions be made, discussion only
- \*Closed session should be on agenda, and person requesting it should present it at meeting

Then we moved on to Carolyn's proposal, which was mentioned in this column last month and is contained in the minutes from the March Board meeting. As originally presented, I don't think anyone was in favor of it, but it was modified to eliminate the every other month Board meeting. Then we decided that virtually all the "action committees" are in existence already, so we didn't need to vote on that. What we finally did vote on, was whether or not a Board member should be required to chair each of the committees. All, except Bill, voted no.

As a Board, I think we handled this matter poorly. The proposal was presented and properly discussed by everyone at the March meeting, and by taking it under consideration we, the Board, had a month to think about it and discuss it further. The April meeting should have been discussion by the Board only, with comments by others attending only if asked a specific question by a Board member. We also should have voted strictly on the proposal as it was originally presented, and not allowed any modifications. I say this recognizing that proper and fair procedures were followed allowing for presentation, and that, for the sake of facilitation, we should have handled it differently at the April meeting.

Ginger presented us with some budget matters and figures she had worked up. We approved the budget for operating expenses for the rest of the year, and the part dealing with payroll was approved for the next three months, taking into consideration the fact that sales may increase, allowing for staff pay raises.

The Review Committee presented procedures it would follow, and a survey it would circulate, in order to conduct its review of the General Manager. The Board modified the survey to specifically mention the General Manager in the opening, explanatory paragraph; to have a question on what the General Manager does; and to post on the bulletin board that the Committee's written recommendations will be available to anyone on request.

Next meeting was scheduled for East City Park, May 19 at 6:30 p.m. Pot luck, if you're so inclined!



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Returning - May 5th

### Sidewalk Cafe

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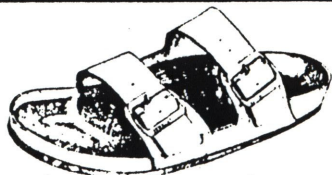
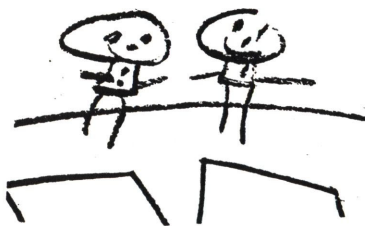
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- Tues. - Chicken Salad Sandwich
- Wed. - 2 Small Salads and Baquette
- Thurs. - Quiche and Tossed Salad
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