



January 12<sup>th</sup>, 2018

Greetings and thank you for your interest in the Midtown Farmers Market!

Enclosed you will find the 2018 Midtown Farmers Market Vendor Information and Application Packet. Please take time to review the packet carefully to make sure that you are familiar with its contents, as there are updates each year.

In the Information and Application Packet you will find the following:

- **Market site and location updates and composting requirements (pages 2-3).** Please be sure you are familiar with our interim market location and market map, along our compostable & recyclable materials requirements for immediately consumable foods vendors and sampling requirements. Questions regarding these items can be directed to Market Manger, Mallory Forseth.
- **Cottage Food Law requirements and registration process with the Minnesota Department of Agriculture (page 4).**
- **Important dates and information (pages 5-6).** Keep these for your reference.
- **Application (pages 7-12).** Fill out and return, along with copies of the required permits, licenses, and insurance indicated on page 9. If you are in the process of applying for permits/licenses at the time you submit this application, please include a copy of your permit/license application or a brief description of what permit/license application(s) you have submitted to the City of Minneapolis.
  - **Please be sure to review our fee schedule for 2018.**
- **Rules of Operation and site map (pages 13-23).** Review carefully and keep these pages for your reference.
- **MN ST-19 form-** You will need to fill out this form and return it with your application. See chart on page 9.
- **Sample ACORD Certificate of Liability Insurance-** An example of what we will need from your insurer to indicate that you have adequate insurance coverage to participate in the market. The Corcoran Neighborhood Organization should be listed as the additional insured and you will need a coverage limit of \$1,000,000.

**NOTE:** Agricultural, Meat/Poultry, Cottage Food and Farm Product vendors may be exempt from licensing with the City/State if no additional ingredients are added to their products. Please check requirements by the City of Minneapolis to see if you are exempt here: [www.minneapolismn.gov/health/inspections/farmersmarket](http://www.minneapolismn.gov/health/inspections/farmersmarket). Home Processors and MN Cottage Food Law vendors can access and complete training and registration forms at <http://www.mda.state.mn.us/licensing/licensetypes/cottagefood.aspx>.

Please let market staff know if you have any questions and stay posted for updates on the coming year. We hope for a wonderful 2018 season for each of you!

Thank you,  
Midtown Farmers Market Staff

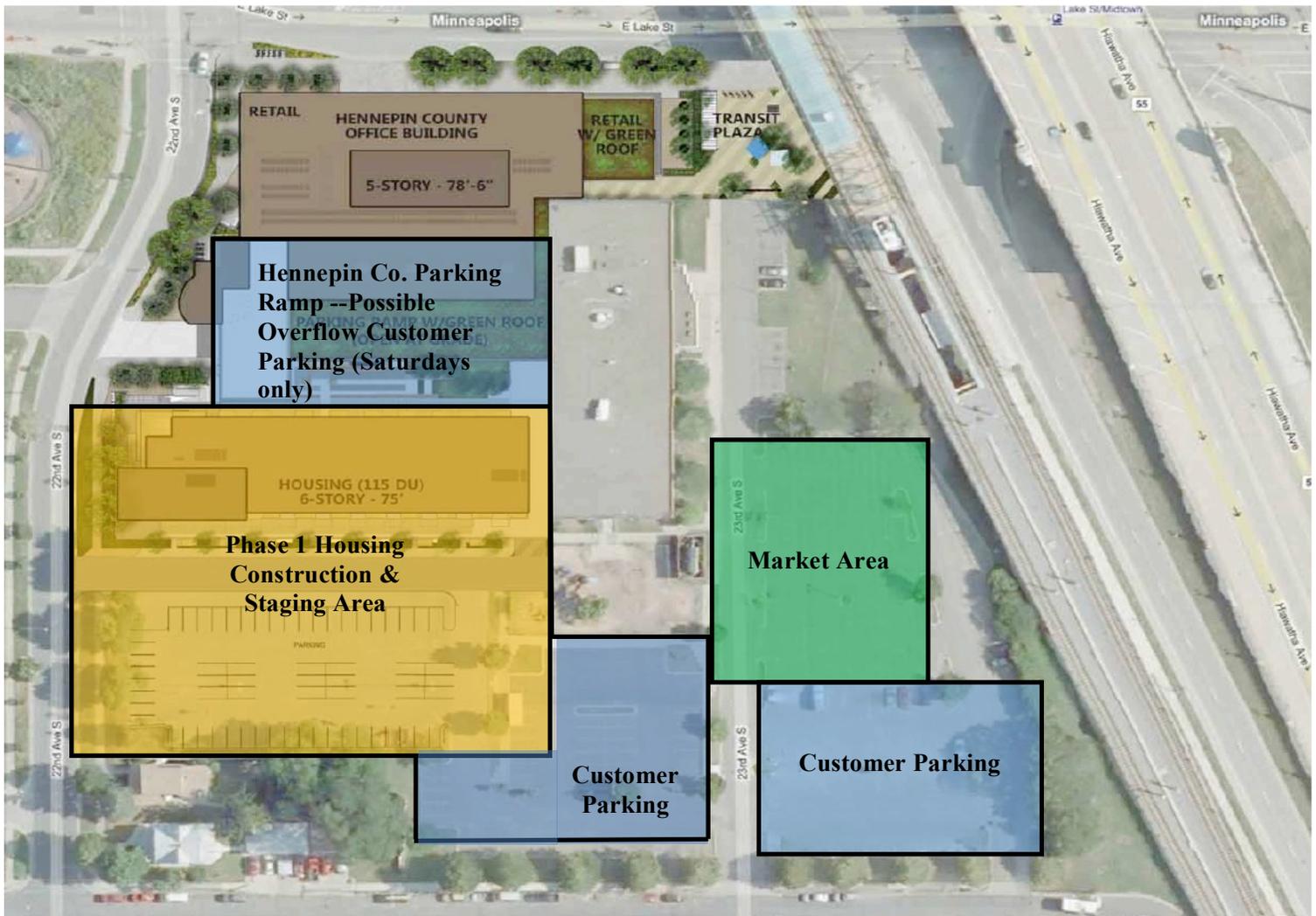
## 2018 Midtown Farmers Market Interim Location Update and Map

In the spring of 2016, construction began around the market site as part of a multi-phase development plan for the 2200 block of East Lake Street. This development includes the Hennepin County Services Center South which opened in 2017, multiple housing developments, retail, and ultimately a market plaza which will be a permanent home for the Midtown Farmers Market once constructed. Phase I Housing construction began in December of 2017 and will continue through the 2018 market season.

**This phase of construction should have little impact on the market site in the 2018 season**, as the housing is being constructed on top of the Hennepin County Parking Ramp, with staging just south of the construction site. While we may lose a handful of parking stalls to construction staging in 2018, **the overwhelming majority of the parking available in the 2017 season will remain available to market shoppers through 2018**. We are also working to gain access to the County's parking ramp located on-site for Saturday market shoppers. This would give market customers access to an additional 92 stalls at grade to the west of the market.

**More detailed updates on site development and the future market plaza will be provided at the 2018 Spring Vendor Meeting on Saturday, April 7th at 9am. Please mark your calendars and plan to attend this meeting for these and other important updates for the 2018 market season.**

### Interim location of the Midtown Farmers Market



## Composting at the Midtown Farmers Market

As a market vendor, you play a critical role in supporting the success of the composting and Zero Waste program at the Midtown Farmers Market. Aspen Waste is delighted to partner with the market on this project and has many resources available to help you. By supporting this program, you are helping the market dramatically reduce its waste and show your customers that waste is preventable, not inevitable.

Basic Instructions for Successful Composting:

- **What CAN be composted:**

Any plant or animal-based material can be composted, including all food and paper that cannot be recycled, such as paper plates, napkins, paper towels, and waxed boxes.

- **What CANNOT be composted:**

Absolutely NO plastic, Styrofoam, glass or metal of any kind can be composted.

- **When in doubt, ask!**

It is important to keep your compost free of contamination. If you are unsure if something is compostable, it is better to throw it away, and then check with the market manager or call Eureka Recycling so you will know how to discard the material the next time.

### Compostable Products

The Midtown Farmers Market requires that all ready to eat food sold or sampled at the market is served in packaging that will be easy for customers to compost or recycle at the market. By participating, you will show your customers that you are part of the solution, and allow them to enjoy great food at the market without creating any waste.

- **All beverage cups and foodservice ware must be compostable.**

This includes paper cups, paper boats, wax paper, plain wooden toothpicks (no plastic frills), and other items made from natural materials, as well as bio-based plastic products that are BPI certified, such as clear cups, utensils, and straws.

- Beverages sold in cans and bottles can be recycled at the market. Please note that any bio-based plastic products you purchase (like compostable clear cups for cold drinks or compostable utensils) need to be certified by the Biodegradable Products Institute (BPI). This certification ensures that they have been scientifically tested and are actually fully compostable, which is important because not all products currently being marketed as “green” are actually compostable.

**Look for the BPI logo (shown here) or visit [www.bpiworld.org](http://www.bpiworld.org) for a complete list of certified products.**

**A directory list of retailers and restaurant suppliers who sell compostable products is available from market management upon request.**



If you would like more information or have any questions, contact Market Manager Mallory Forseth at [mallory@midtownfarmersmarket.org](mailto:mallory@midtownfarmersmarket.org) or 612-724-7457.

## Minnesota Department of Agriculture Cottage Food Producer Registration

If you operate a business out of your home you are not eligible to apply for this registration and will not be registered. Businesses include firms, partnerships, cooperatives, societies, associations, companies and corporations.

The passage of the Cottage Food Law in Minnesota has changed sections of current legislation under MS 28A.15, specifically, subdivisions 9 and 10. This new law affects all persons selling food formerly under 28A.15 subdivisions 9 and 10, and persons starting business on or after July 1, 2015.

### The changes are as follows:

1. All individuals shall register with the Minnesota Department of Agriculture (MDA) before selling exempt food regardless of the amount of food sold. This includes individuals who sold food prior to the enactment of the new law and individuals who start selling food after the enactment of the exemption.
2. Before registering, you are required to take an approved food safety course, and training is required every three years thereafter.
3. Register with the MDA each year you intend to sell food under the Cottage Food Exemption.
4. You can prepare and sell only NON-potentially hazardous food (such as baked goods, certain jams and jellies) and/or home canned pickles, vegetables, or fruits with a pH of 4.6 or lower.
5. You must label food with your name and address, the date produced, and the ingredients, including potential allergens.
6. Display a sign that says "These products are homemade and not subject to state inspection." If you are selling on the Internet, post this statement on your webpage.
7. The person who makes the food must be the same person who sells the food, and the food must be sold and delivered directly to the ultimate consumer by the person who made it.
8. Sales may be from the home, at farmer's markets, community events, or on the Internet.
9. Your local city, county, or township may require you to buy a business license from them or prohibit your sales due to zoning requirements.
10. Food sales per individual cannot exceed \$18,000 in a calendar year, and you must pay a fee if you sell between \$5,000 and \$18,000 dollars per year.

Please be aware that these sales are subject to income tax and may be subject to sales tax. Contact the Minnesota Department of Revenue for more information at 651-556-3000.

## Basic Registration Process: Effective July 1, 2015

### Step one:

Review and complete the training for [Cottage Food Producer Registration \(PDF: 603 KB / 34 pages\)](#). You can request a paper copy of the training by contacting MDA at 651-201-6027.

### Step two:

Based on the training, determine if you are eligible to register for this license exemption.

### Step three:

After completing the training fill out the [Cottage Food Producer Registration form \(PDF: 301 KB / 2 pages\)](#) or you can request a paper copy of the form by contacting MDA at 651-201-6027.

### Step four:

Send in the registration form with the fee if required.

### Step five:

MDA will send you a registration card in the mail that will contain a unique registration number. You will be registered once your complete information has been received by the MDA.

**MDA Contact:** 651-201-6027, [mda.cottagefood@state.mn.us](mailto:mda.cottagefood@state.mn.us)



## 2018 Vendor Information & Application Packet

### Midtown Farmers Market Hours & Contact Information

<b>Location</b>	2225 E. Lake St. Hiawatha Ave and E. Lake St Minneapolis, MN 55407
<b>Hours</b>	Saturdays, 8:00am to 1:00pm, May 5–October 27 Tuesdays, 3:00pm to 7:00pm, June 5–October 30
<b>Contact</b>	<i>Office &amp; Mailing Address</i> Midtown Farmers Market c/o Corcoran Neighborhood Organization 3451 Cedar Ave S Minneapolis, MN 55407  <i>Office Telephone</i> (612) 724-7457
<b>Staff</b>	Market Manager — Mallory Forseth <a href="mailto:mallory@midtownfarmersmarket.org">mallory@midtownfarmersmarket.org</a>

**[midtownfarmersmarket.org](http://midtownfarmersmarket.org)**  
**[corcoranneighborhood.org](http://corcoranneighborhood.org)**  
[facebook.com/MidtownFarmersMarket](https://facebook.com/MidtownFarmersMarket)  
[twitter.com/midtownfarmmkt](https://twitter.com/midtownfarmmkt)  
[Instagram.com/midtownfarmmkt](https://instagram.com/midtownfarmmkt)

### 2018 Important Dates

<b>February 16</b>	Priority Application Deadline (for all vendors except art & craft vendors)
<b>February 23</b>	Acceptance Notification
<b>March 30</b>	Priority Application Deadline for art and craft vendors
<b>April 6</b>	Acceptance and First Half Schedule Notification for art & craft vendors
<b>April 7</b>	Annual Spring Vendor Meeting
<b>May 5</b>	Opening Day, Saturday Market
<b>June 5</b>	Opening Day, Tuesday Market
<b>August 4</b>	Final Payments Due, Annual Vendors
<b>October 27</b>	Closing Day, Saturday Market
<b>October 30</b>	Closing Day, Tuesday Market

Applications received after the priority due date will only be considered if space is still available.

***(continued on next page)***

## **2018 Fee Schedule**

<b>Application Fee</b> (art and craft vendors)	\$30
<b>Application Fee</b> (all other applicants)	\$60
<b>Daily Fee</b> , Saturday (one stall only)	\$30
<b>Daily Fee</b> , Tuesday (one stall only)	\$20
<b>Late, Day of Payment Fee</b>	\$5
<b>No Show Fee</b>	\$10
<b>Annual Fee</b> , First Stall, Saturday	\$575 (26 Saturdays)
<b>Annual Fee</b> , Second Stall, Saturday	\$780 (26 Saturdays)
<b>Annual Fee</b> , First Stall, Tuesday	\$325 (22 Tuesdays)
<b>Annual Fee</b> , Second Stall, Tuesday	\$440 (22 Tuesdays)

## **\$5 Late Weekly Payment Fee**

In order to encourage vendors to pay for and reserve their stalls in advance, a Day of (Late) Payment Fee of \$5/market day will be charged for vendors who have not paid for and reserved their stall in advance of any given market day.

## **Weekly and Annual Electricity Fee Schedule**

In March 2014, we upgraded the electrical capacities of the market through the installation of a high voltage electrical panel on the exterior of the building at 2225 E. Lake Street. In order to help offset the costs associated with installation, all vendors who need to use electricity at the Market will be charged for daily use as follows:

### **Daily Electricity Fee**

- \$5/market day or

### **Annual Electricity Fee**

- \$100/season for Saturday Markets
- \$85/season for Tuesday Markets
- \$180/season for both Saturday and Tuesday Markets

## **Farmers Market Nutrition Program (FMNP) Training Schedule**

All fruit and vegetable vendors are encouraged to participate in the Farmers Market Nutrition Program (FMNP). Vendors who wish to participate in this program but did not attend the training prior to the 2018 season will be required to attend a training session in April. *The exact dates and times for these sessions have not yet been determined.*

For updated information about FMNP training sessions, please contact the Market Manager (612-724-7457) or Ashley Bress ([Ashley.Bress@state.mn.us](mailto:Ashley.Bress@state.mn.us) or 651-201-6648) at the Minnesota Department of Agriculture.



*The mission of the Midtown Farmers Market is to create a vibrant forum in South Minneapolis that connects community residents and nearby rural food producers in a mutually beneficial economic and cultural exchange.*

## 2018 Vendor Application

/	/	2018			
application date	shaded area for office use	vendor no	amount paid with application	receipt number	FMNP number

### Part 1: Contact Information

vendor name last	first	middle
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farm, garden, or business name	tax id number (if applicable)
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**farm, garden, or business address:** street \*\*\*If you farm or create market products at more than one address, you must list **all** addresses in order to sell at Midtown Farmers Market.

city	state	zip
------	-------	-----

mailing address (if different than above): street	apt.
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city	state	zip
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primary contact phone*	<input type="checkbox"/> text msg ok?	phone 2	<input type="checkbox"/> text msg ok?
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primary email address
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#### List others who will sell for you at the market:

vendor designee name last	first	middle
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vendor designee name last	first	middle
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family member first name	relationship to vendor	family member first name	relationship to vendor
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family member first name	relationship to vendor	family member first name	relationship to vendor
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family member first name	relationship to vendor	family member first name	relationship to vendor
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*\*please provide number where you can be reached on market days.*

## Part 2: Nature of Business

I am a/an (check the appropriate boxes below):

<input type="checkbox"/>	<b>Farmer</b> , I produce (please check all that apply and complete Part 7):	
<input type="checkbox"/>	Fruits and/or vegetables	<input type="checkbox"/> Certified Organic (attach copies of certification documents)
<input type="checkbox"/>	Meat, dairy, and/or eggs	<input type="checkbox"/> Other certifications (attach copies of certification documents)
<input type="checkbox"/>	Grains and/or legumes	<input type="checkbox"/> I/we produce value-added goods using our farm products (please specify)
<input type="checkbox"/>	Other (please specify)	
		Number of acres grazed and/or cultivated _____
		Number of years farming _____

\_\_\_\_\_  
List other farmers markets attended

**Prepared Foods Producer** (see Definitions, p. 9)\*

**-or-**

**Immediately Consumable Foods Producer** (see Definitions, p. 9)\*

\*Contact the Market Manager regarding any questions and information about any licensing requirements related to selling your products at farmers markets in Minneapolis.

\_\_\_\_\_  
Please list the products you would like to sell at the market

\_\_\_\_\_  
List ingredients you grow/produce

\_\_\_\_\_  
List ingredients sourced from local farmers/producers

\_\_\_\_\_  
List ingredients sourced from other vendors at Midtown Farmers Market

\_\_\_\_\_  
Other venues where your product(s) can be purchased

**Artist or Craftsperson** (please attach representative photos of the products you intend to sell)

\_\_\_\_\_  
Please describe the products you would like to sell at the market

\_\_\_\_\_  
List other venues where your product(s) are sold or shown

\_\_\_\_\_  
Any additional information about you or your business we should use in making an admissions decision or in promoting you at the market (attach additional pages, if desired):

## Part 3: Permits, Licenses, and Insurance

Use the chart below to determine copies of which permits, licenses, and insurance forms you will need to submit with your application:

	Copy of Minneapolis Seasonal Food Permit <sup>2</sup>	Copy of Minnesota Dept. of Agriculture Mobile Retail Food Handler's License <sup>2</sup>	MN Revenue Form ST-19 <sup>3</sup>	Certificate of General Liability Insurance <sup>4</sup>	MN Tax ID Number <sup>5</sup>	MN Cottage Food Producer Registration <sup>6</sup>	Nursery Stock Growers Certificate <sup>7</sup>
Fresh fruits & vegetables <sup>1</sup>			X	X			
Meat, eggs, or dairy <sup>1</sup>	X or X		X	X			
Honey, maple syrup, grains <sup>1</sup>			X	X			
Fresh Cut Flowers			X	X	X		
Nursery Stock			X	X	X		X
Home-processed or home-canned foods qualifying for exemption			X	X		X	
Other non-taxable prepared foods	X or X		X	X			
Taxable prepared foods	X or X		X	X	X		
Immediately consumable foods	X or X		X	X	X		
Clothing			X				
Arts and crafts			X		X		

<sup>1</sup>Agricultural, Meat/Poultry, Cottage Food and Farm Product vendors may be exempt from licensing with the City if no additional ingredients are added to their products. Please check requirements by the City of Minneapolis to see if you are exempt here: [www.minneapolismn.gov/health/inspections/farmersmarket](http://www.minneapolismn.gov/health/inspections/farmersmarket).

<sup>2</sup>**Vendors who sell only in Minneapolis:** Only need a City of Minneapolis Seasonal Food Permit. They are not required to be licensed by the Minnesota Department of Agriculture (MDA) as an MDA Retail Mobile Food Handler.

**MDA Retail Mobile Food Handler licensed vendors who sell in Minneapolis and other areas of the state:** Should retain their Minnesota Department of Agriculture (MDA) Retail Mobile Food Handler license and do NOT need to obtain a Minneapolis Seasonal Food License for 2018. City of Minneapolis Seasonal Food Licenses were formerly issued as Market Manufacturer's or Distributor's Licenses.

<sup>3</sup>Form attached. Vendors selling non-taxable items must complete the form and check the box: "I am selling only nontaxable items."

<sup>4</sup>Your farm, garden, or business should carry General Liability Insurance with a coverage limit of \$1,000,000 that includes products & completed operations coverage. The Midtown Farmers Market requires each vendor to supply an Acord Certificate of Liability Insurance (sample document attached) naming the Corcoran Neighborhood Organization as an additional insured.

<sup>5</sup>If you are selling items or services that are taxable under MN state law (including massage), you must have a MN Tax ID number. You can find more information and application instructions at <http://www.revenue.state.mn.us/businesses/Pages/Starting-a-business.aspx> or contact the Minnesota Department of Revenue at (651) 282-5225.

<sup>6</sup>Minnesota Department of Agriculture Cottage Food Law training, registration forms and other information can be found at <http://www.mda.state.mn.us/licensing/licensetypes/cottagefood.aspx> or by calling 651-201-6027.

<sup>7</sup>Please see <http://www.mda.state.mn.us/licensing/licensetypes/nurseryprogram.aspx> for more information.

## Part 4: Attendance Dates

Please check off all the dates that you would like to attend the market.

### 2018 Saturday Dates

5	12	19	26	2	9	16	23	30	7	14	21	28	4	11	18	25	1	8	15	22	29	6	13	20	27
May				June					July				August				September				October				

Total number of Saturday dates requested: \_\_\_\_\_

### 2018 Tuesday Dates

5	12	19	26	3	10	17	24	31	7	14	21	28	4	11	18	25	2	9	16	23	30				
June				July					August				September				October								

Total number of Tuesday dates requested: \_\_\_\_\_

## Part 5: Payment

### All vendors and prospective vendors:

All stall payments should be made according to the payment schedule on page 6 of this packet. Also see "Section 4: Application and Payment Process" on page 15.

All vendors and prospective vendors must include a check or money order covering the yearly application fee or your application will not be considered. For artists and craft persons the fee is \$30, for all others, the fee is \$60.

Only checks or money orders from accepted applicants will be deposited.

### Please make checks payable to: Midtown Farmers Market

### Stall payments for Daily Vendors:

*Option 1:* You must pay at least one week in advance for any market day for which you are scheduled. Stalls are not reserved until they are fully paid. **If stall payments are not made at least ONE FULL week in advance, a \$5 late payment fee will be added to your stall fee.**

*Option 2:* After you know which of the market days you requested we were able to schedule, you may decide it is more economical to pay the discounted seasonal rate than to pay by the market day. If you are interested in paying the discounted seasonal rate, you must make a payment of at least ½ the seasonal rate (\$287.50 for Saturdays and/or \$162.50 for Tuesdays) by April 27, 2018. The remainder of your stall fee must be paid by August 4, 2018 or you will forfeit your stall and be ineligible for future participation in the Midtown Farmers Market.

### Stall Payments for Annual Vendors:

There is only one payment option for Annual Vendors. You must pay at least ½ of the total stall fees (the amount indicated on your stall renewal form) at the time you submit your application. Any remaining stall fees must be paid on or before August 4, 2018 or you will forfeit your stall(s) and be ineligible for future participation in the Midtown Farmers Market.

**Please note:** The market bears no responsibility for ensuring that vendor payments are made on time.

**Types of Payment Accepted:** Stall fee payments may be made by check, money order, cash, or market tokens; however, the Midtown Farmers Market will **not** accept cash or tokens as a form of payment if they are sent through the mail. The fee for a returned check is \$30, and a bounced check may cause a vendor to forfeit their stall(s).

## Part 6: Agreement and Release and Waiver

By signing this agreement I,

\_\_\_\_\_ please print name above

- authorize the Midtown Farmers Market to use information I have provided in this application and photos that may be taken of me or my stall area during the season to promote the market or my participation at the market;
- authorize a designated agent of the Midtown Farmers Market to enter and inspect my greenhouse(s), garden(s), farm(s), or other place(s) of production at any time in order to assess the accuracy of the information provided in my application or to determine if I am in compliance with the Midtown Farmers Market Rules of Operation; (Failure to allow inspection upon demand may cause you to forfeit your stall and any fees you may have paid.)
- guarantee that I will not sell goods at the market that I have purchased, bartered for, been given, or otherwise come into possession of, but have not produced myself unless the Midtown Farmers Market Advisory Committee and the Corcoran Neighborhood Organization Board of Directors have approved my request to sell such products as a distributor, and I have received a Minneapolis Market Distributor License; (Selling goods that you have not produced, for which you have not been approved, or for which you have not received proper licensing, may cause you to forfeit your stall and any fees you have already paid.)
- acknowledge I have read, understand, and agree to abide by the Midtown Farmers Market Rules of Operation;
- warrant that to the best of my knowledge the information I have provided in this application and in any attachments made hereto is accurate, that my business is fully compliant with all relevant federal, state, and local regulations, and that I have applied for and obtained any necessary permits, licenses, and insurance required to conduct business at the Midtown Farmers Market;

Furthermore, by signing below,

- I hereby release, forever discharge and hold harmless the Midtown Farmers Market, the Corcoran Neighborhood Organization, Minneapolis Public Schools, and their successors and assigns, from any and all liability, claims and demands of whatever kind or nature, which arise or may hereafter arise from or in connection with my participation in the Midtown Farmers Market. I take full responsibility for my rented stall space at the market, my equipment and supplies, and all products that I bring to sell at the market.

\_\_\_\_\_  
signature of vendor/applicant

\_\_\_\_\_  
date

## Part 7: Vendor Publicity

We want to promote you, because you make the market great! Our website currently includes a list of our vendors and their websites. If you are a new prospective vendor or would like to make changes to how your business is listed on our website, please write a few sentences describing your products, your farm, or your family to market shoppers. Feel free to use additional paper, but know that we may edit for length:

\_\_\_\_\_  
Your farm or business website:

\_\_\_\_\_  
Your social media accounts (e.g. Facebook, Twitter, Instagram):

Customers often ask us for additional information about our vendors. Please check which pieces of information you would like to share with the public. *We will not share any information that is not checked below.*

Your phone number       Your email address       Your farm or business website

The dates you will be available at the market (as indicated on page 10)





## 2018 Rules of Operation

*The mission of the Midtown Farmers Market is to create a vibrant forum in South Minneapolis that connects community residents and nearby rural food producers in a mutually beneficial economic and cultural exchange.*

The Midtown Farmers Market (MFM) is a project of the Corcoran Neighborhood Organization (CNO), which opened the market in 2003 with the support of six other neighborhood organizations and the Minneapolis Municipal Market. The MFM Advisory Committee (MFMAC), a standing committee of the CNO Board of Directors, supports the market's mission. Monthly MFMAC meetings are open to all interested parties. In general, meetings take place at the CNO office, from 6:00pm–8:00pm on the fourth Wednesday of every month. *Please contact the CNO office (612-724-7457) to confirm meeting time and place.* Agenda items for meetings may be submitted in writing ten days in advance of any scheduled meeting to [mallory@midtownfarmersmarket.org](mailto:mallory@midtownfarmersmarket.org) for consideration.

### Section 1: Purpose & Definitions

The Midtown Farmers Market Rules of Operation are intended to ensure 1) the market is a safe and enjoyable place for neighbors to gather and purchase great, locally grown and produced food and merchandise; 2) that the market and its vendors are in compliance with federal, state, and local regulations; 3) that the market is able to play a positive role in the community; 4) that vendors have a fair, equitable, and respectful atmosphere in which to conduct their business.

**Producer** an individual who grows, raises, manufactures, or crafts goods intended for sale at the market by the force of his or her own labor, who has control over the means and methods of production, and who assumes principal financial and liability risk for the production enterprise.

**Specialty Producer** an agriculture producer whose core products fill a need specifically identified by the market and/or a need unmet by any other current vendors.

**Prepared Food Producer** a producer who transforms raw ingredients into a finished food product meant for consumption off the market site. Examples include but are not limited to: jams, jellies, pickles, other fruit and vegetable preserves, baked goods, confections, cured or smoked meats, etc.

**Immediately Consumable Food Producer** a producer who transforms raw ingredients into a finished food product intended for consumption at the market. Examples include but are not limited to: any foods sold heated or prepared on-site, drinks, ice cream and other single serve frozen desserts, etc.

**Farmer** a producer whose principal products are agricultural in nature.

**Vendor** a producer whose goods or services are sold at the market.

**Daily Vendor** a vendor who has been selected by MFM to hold a stall on an as available basis. (Please see "Section 3: Vendor Selection Guidelines" for more information.)

**Annual Vendor** a vendor who has been selected by MFM to hold a specific stall(s) for the duration of the season. (To ensure that the overall best interests of the market are served, annual stalls may be temporarily reassigned by the Market Manager.)

**Vendor Designee** a person who represents a vendor at the market and who is not an immediate family member of that vendor.

**Stall** any space designated by the market from which a vendor may make sales. A single stall generally corresponds to the size of a 10'x10' canopy tent and may or may not include adjacent space for vehicle parking. Farmers will be given preference in assigning stalls with parking availability.

**Local** produced in MN or WI.

## Section 2: What can be sold at the market\*

### Fresh Produce

#### Annual and Perennial Plants, Rootstock, Shrubs, and Trees

**Other Farm Products** honey, eggs, meat, flowers, and other goods that would qualify under the Minneapolis Farmers Licensing Exemption

#### Food products qualifying under the MN Cottage Food Law

#### Arts & Crafts

#### Immediately Consumable Foods

#### Other Prepared Foods

#### Services

**\*In general, all products sold at the Midtown Farmers Market must be:**

- 1) itemized by type on the vendor application,
- 2) approved by the Market Manager.

## Section 3: Vendor Selection Guidelines

The vendor selection guidelines are reviewed once a year and revised if necessary by the Market Manager, MFMAC, and CNO Board of Directors. Using these guidelines, the Market Manager selects the market's daily and annual vendors.

The market has 19 stalls with truck access. Priority for these stalls will be given to growers/producers and will be for Annual and Daily Vendors and will be assigned by the Market Manager.

The market has 20–24 other stalls (stalls without truck access). In general, these stalls will be used for artists, Prepared Food Vendors, and Immediately Consumable Food Vendors and will be assigned by the Market Manager. They may also be used for farmers depending upon the needs of the market.

## Initial vendor eligibility and selection guidelines

### Requirements:

- ★ **Basic:** All vendor-applicants seeking to participate at MFM must:
  - agree to abide by all of the rules and regulations as outlined in the Midtown Farmers Market Rules of Operation;
  - comply with applicable local/state/federal laws and licensing/permitting requirements;
  - submit a complete and accurate application;
  - provide insurance coverage as indicated on page 9 of the application;
  - remit required payments according to the payment and fee schedule set forth on page 6 and described in Section 4 (page 15).

**Preferences:**

- ★ **Local:** All products sold at MFM produced in either Minnesota or Wisconsin.
- ★ **Vendor Produced:** A Vendor that produces all products they intend to sell at the market.
  - Products made under license, franchise, or any other types of controlling agreement with a third party are not allowed.
  - Prepared Food Vendors utilizing co-packing/processing arrangements will be considered for approval on a case-by-case basis but preference will be given to Producers who do not use co-packing/processing arrangements.
  - Vendors may not sell goods at the market that they have purchased, bartered for, been given, or otherwise come into possession of, but have not produced themselves, unless otherwise approved by the Market Manager.
- ★ **Diversity:** The market will give selection preference to vendors who reflect and cater to the diversity of the market's surrounding community.
- ★ **Continuity and Commitment:** The vendor selection process will account for the benefits that vendor continuity and commitment accrue to the market, to vendors, and to stability and sustainability in small-scale production; therefore, preference will be given to returning vendors that are in good standing.
- ★ **Unique:** The market will give selection preference to vendors whose goods are unique, contribute to the market's product diversity, and that are not generally available through other retail venues.
- ★ **Locally sourced:** In considering Prepared and Immediately Consumable Food Vendors, the market will give preference to applicants who can demonstrate that a substantial portion of their raw ingredients are locally produced.

**Other considerations:**

- ★ **Cooperatives:** The market will give consideration to applications submitted by cooperative producer organizations on a case-by-case basis.
- ★ **Community Involvement:** The market will give consideration to applicants representing youth or community involvement programs on a case-by-case basis and may also contemplate non-conforming participation of such programs at the discretion of the market manager.

Non-conforming vendors and products: vendors and/or products that do not conform to the selection criteria may be considered for special approval by the MFMAC. The Market Manager cannot approve non-conforming vendors or products. Non-conforming vendors must apply for special approval each season and for each non-conforming product.

**Section 4: Application and Payment Process**

1. Application forms are available from the Midtown Farmers Market office, 3451 Cedar Ave S, Minneapolis, MN 55407, online at [www.midtownfarmersmarket.org](http://www.midtownfarmersmarket.org), or by calling 612-724-7457.
2. Anyone interested in participating in the Midtown Farmers Market must submit an application fee and a completed application to the market at least ten calendar days prior to the first desired date of attendance in order to be considered.
3. Submitting an application does not guarantee acceptance into the market.
4. Only application fees from successful applicants will be deposited.
5. Vendors may apply to reserve stalls for any combination of market day(s); however, the market does not guarantee that the dates requested in particular or any dates in general will be available.

6. After vendors are notified of acceptance, they must make any necessary payments before selling at the market.
7. Vendors must pay fees according to the fee schedule on page 6 (or by other prior arrangement) or risk stall forfeiture. The market bears no responsibility for ensuring that vendor payments are made on time. Daily fees must be paid in advance to avoid the additional \$5 Day-of Fee.
8. Stall payments may be made by check, money order, cash, or market tokens; however, the Midtown Farmers Market will not accept cash or tokens as a form of payment if they are sent through the mail. The fee for a returned check is \$30, and all subsequent stall payments must be made by money order, with cash, or with market tokens.
9. Vendors may request their payment status at any time.
10. Stalls may not be transferred, assigned, sold, rented, or leased by anyone other than the Midtown Farmers Market. Any representations to do so by any person or entity other than the Midtown Farmers Market are null and void.
11. As noted above, no stall shall be sublet by any vendor; however, with prior approval, market stalls and fees may be shared under the following circumstances:
  - There are no full stalls available;
  - Each vendor has completed an application, paid an application fee, and been approved to vend at the market;
  - Each vendor (or vendor designee) is present in the stall on any market day during which that vendor's products are on display;
  - The Market Manager determines that it is in the best interest of the market to permit vendors to share a stall.
  - The market will bear no responsibility for resolving disputes that may arise between vendors sharing a single stall.
  - The market will hold all or any one of the vendors liable for any unpaid fees at its discretion.

## Section 5: Attendance, Refunds, and Cancellations

The strength of our market depends on the reliable presence of vendors and a diversity of products. As with any business, customers must be able to count on vendors being present at the market. Continuity and reliability are critical to gaining a regular customer base. When vendors do not show up at the market as scheduled and advertised in our weekly newsletter, customers who come looking for that vendor get frustrated and begin to look for more reliable places to do their shopping. Vendor no-shows hurt *everyone* who sells at the market and our reputation as a reliable place to shop.

1. **Vendors are expected to attend all markets for which they are scheduled.**
2. **Vendors who have not notified the Market Manager of a planned or unexpected absence at least 72 hours before the opening of a scheduled market will be considered a no-show, and subject to fees as outlined below.** May and June markets are not exempt to this, nor are annual vendors.
  - There are no refunds for no-shows. Vendors who no-show are responsible for their reserved stall fees for that date, plus a **\$10 no-show fee**. The no-show fee and the stall fees for the missed date and the current date will be due prior to set up on the vendor's next date at the market.

- **Vendors who no-show twice in one market season may lose their space or their right to sell at the market.** This pertains to all vendors – both daily and annual vendors.
3. Vendors who are repeatedly absent, **with or without notice**, may be caused to forfeit their stall, any fees paid, and/or Annual Vendor status (if any) at the discretion of the Market Manager.
  4. Refunds for vendors paying per market day: Stall fee refunds for cancellations will only be issued if and when a vendor cancels by phone or email no later than noon seven days prior to the market day in question for a full refund. Cancellations by mail should be postmarked at least 10 days prior to the date in question. (Credit card service fees will not be refunded.)
  5. Refunds for vendors paying annually: there are generally no refunds to annual vendors after opening market day; however, the market may determine on a case-by-case basis to offer full or partial refunds in cases of unusual hardship, crop failure, etc.
  6. The Market Manager will handle refunds for cancellations due to weather or emergencies on a case-by-case basis. Please ensure that your contact information remains up-to-date in the event the market is cancelled unexpectedly. Refunds will be available for daily vendors only if market management makes the decision to cancel the market before 8:00am on a Saturday or 3:00pm on a Tuesday. There will be no refunds if the Market Manager closes a market early.

## **Section 6: Check Handling Procedures**

1. After a vendor reimbursement check has been mailed, it is the responsibility of the vendor to be sure they receive their check in the mail.
2. All vendors are responsible for making sure that management has their current and correct address on file to mail checks to the appropriate address.
3. Any lost or expired checks will be charged a \$35 reissuance fee to cover bank charges associated with stopping payment on a lost or stolen check.

## **Section 7: Market Cancellation Policy and Procedures**

1. Under extreme weather conditions the Market may be cancelled at the discretion of the Market Manager. If conditions are prohibitive to the operation a safe and successful market, the Manager may cancel market under the following circumstances:
  - Heavy Rain at the open of market with a forecast of rain of 80% or greater throughout the hours of operation.
  - Flash flood warnings throughout the hours of operation.
  - Thunder and visible lightning storms in the immediate vicinity of the market during which the manager deems conditions unsafe for vendors, patrons and market staff.
  - Gale force winds with speeds over 40 mph.
  - Tornado warnings during any hours of operation of the market.
  - Extreme heat conditions in which risk of heat related illness is high (heat index of 103°F to 115°F) to very high or extreme (heat index greater than 115°F).
2. The Manager will notify vendors and patrons through the following avenues of communication:
  - **Vendors** (according to stated preferred methods of communication)
    - E-mail distribution list
    - Text message
    - Phone call

- Presence at market site no less than one hour into market hours of operation (with the exception of a cancellation due to a tornado warning or dangerous wind speeds).

### **Patrons**

- E-newsletter mailing list
  - Market website
  - Facebook
  - Presence at market site no less than one hour into market hours of operation (with the exception of a cancellation due to a tornado warning or dangerous wind speeds).
3. A market cancellation will be made at the earliest possible time in order to avoid costs incurred by vendors related to preparation and travel to the market. If weather conditions worsen during or immediately prior to a market, the Manager will give vendors notice as soon as possible and market operations will cease. The Market Manager will communicate all relevant updates to vendors and give instruction regarding a cancellation and next steps to undertake for a safe and orderly break-down and exit of the market.
  4. The Market Manager has the final authority to cancel a market and will do so within the guidelines stated above. The Manager will take all and any necessary actions and precautions in order to ensure regular and safe operation of the market.

## **Section 8: Arrival, Set-up, and Break-down**

1. Vendor vehicles that will not remain within the market area during market hours must be parked as close as possible to the market's storage area in order to ensure ample customer parking.
2. Vendors may not enter the market area to begin setting up until the market manager or assistant manager has arrived.
3. Vendors may not begin setting up before 6:00am on Saturday mornings or 2:00pm on Tuesday afternoons.
4. Annual Vendors will generally set up in their assigned stall(s); however, the Market Manager reserves the right to temporarily re-assign any vendor to a different stall in order to serve the market's overall best interests.
5. The Market Manager will assign Daily Vendors upon arrival to a stall for the day.
6. Set-up shall be complete fifteen minutes before the market opens. On Saturdays, this means set-up shall be completed by 7:45am. On Tuesdays, this means set-up shall be completed by 2:45pm. **PLEASE ALLOW AMPLE TIME TO SET UP YOUR STALL.** Vendors who have not arrived at the market or contacted the Market Manager by 7:30am on a Saturday or by 2:30pm on a Tuesday risk forfeiting their stall.
7. **No vehicles will be allowed in or out of the market area after the market is open.**
8. If the Market Manager makes an exception to allow a late-arriving vendor to set-up, the vendor must carry any equipment and product into the market by hand.
9. Vendors shall not begin breaking down before market closing time, generally 1:00pm on Saturdays and 7:00pm on Tuesdays, unless the Market Manager determines to close the market early as may be the case in adverse weather conditions.

10. If the Market Manager makes an exception to allow a vendor to leave before market closing, the vendor must hand carry any equipment and product out of the market.
11. Vendors should begin breaking down promptly at market closing time. In general, vendors should have vacated the market area within 1 hour of market closing.

## **Section 9: Stalls and Display**

1. Having a stall(s) in one season(s) is no guarantee that a vendor will have the same stall(s) specifically or any stall(s) generally in any subsequent season.
2. In general, Annual Vendors will be assigned to a specific stall for the duration of the season; however, in order to ensure the overall best interests of the market are served, the Market Manager may temporarily or permanently reassign any vendor to a different stall(s).
3. **All products and signs shall be displayed and sold within the confines of the stall.**
4. Vendors shall keep any licenses, permits, or proof of insurance necessary to conduct business at the Midtown Farmers Market readily available in their stall.
5. Each vendor must provide a covering for their stall, such as an E-Z Up or Caravan canopy tent, that is suitable for any weather condition.
6. For your safety and the safety of others, tents, awnings, and other protective covers **must be weighted down and/or securely fastened at all times**. **Vendors assume full responsibility for any damage or injury that may result from improperly or insufficiently securing tents, awnings, display equipment, products, or other items.**
7. In certain high wind conditions, the market manager may require vendors to take down tents, awnings, etc.
8. Each vendor shall display a sign indicating the name and location of his or her farm, business, or production facility.
9. Vendors who represent their products as certified organic, certified naturally grown, etc. must display corresponding certification documents.
10. Vendors who accept EBT or WIC-FMNP must display corresponding signs.
11. Each vendor is responsible for clean-up of his or her stall including sweeping up and disposing of vegetable trimmings and all other trash or debris. No garbage may be left behind. All vendors must have a broom and dustpan for clean-up.
12. Vendors may not smoke in stalls or in the general market area.

## **Section 10: Composting Requirements**

### **1. Compostable Products**

The Midtown Farmers Market requires that all ready to eat food sold or sampled at the market is served in packaging that will be easy for customers to compost or recycle at the market. By participating, you will show your customers that you are part of the solution, and allow them to enjoy great food at the market without creating any waste.

### **2. All beverage cups and foodservice ware must be compostable.**

This includes paper cups, paper boats, wax paper, plain wooden toothpicks (no plastic frills), and other items made from natural materials, as well as bio-based plastic products that are BPI certified, such as clear cups, utensils, and straws.

3. Beverages sold in cans and bottles can be recycled at the market. Please note that any bio-based

plastic products you purchase (like compostable clear cups for cold drinks or compostable utensils) need to be certified by the Biodegradable Products Institute (BPI). This certification ensures that they have been scientifically tested and are actually fully compostable, which is important because not all products currently being marketed as “green” are actually compostable.



**Look for the BPI logo (shown above) or visit [www.bpiworld.org](http://www.bpiworld.org) for a complete list of certified products.**

**A directory list of retailers and restaurant suppliers who sell compostable products is available from market management upon request.**

If you would like more information or have any questions, contact Market Manager Mallory Forseth at [mallory@midtownfarmersmarket.org](mailto:mallory@midtownfarmersmarket.org) or 612-724-7457.

## **Section 11: Health and Cleanliness Rules**

1. There is no water available at the market. Please come to the market with adequate water for cleaning and hand washing.
2. Market management encourages vendors to sample product in order to boost sales; however, you must meet all applicable health code requirements. Contact Minneapolis Environmental Health and Food Safety Division for more information.
3. Vendors who are preparing food on-site for sampling or serving must have either 3 gallons of chlorinated water available for sanitizing equipment or must have additional clean utensils to replace any that become dirty.
4. Any vendor who is selling food other than fresh produce and/or is sampling food or produce is required to have a Minneapolis Health Department compliant hand-washing station.
5. All containers and spray bottles used to store or mist vegetables must be of an approved type and cleaned regularly.
6. Only disposable paper towels may be used to clean produce at the market.
7. All vendors must wear clean clothing and footwear. No bare feet are allowed.

## **Section 12: Personal Safety**

1. In the event that an individual attending the market becomes ill or is in need of immediate medical attention, vendors should contact the market manager.
2. If the individual is unconscious, in need of serious medical attention or in immediate danger, vendors should also dial 9-1-1.
3. All medical situations are unique and the action steps above are intended for guidance. Vendors should always use their best judgment and if warranted, contact emergency services.
4. In the event that an individual is posing a threat or harm to others, vendors should immediately dial 9-1-1 and inform the market manager of the situation.

## **Section 13: Other General Rules**

1. No person or entity other than the Midtown Farmers Market or the Corcoran Neighborhood Organization or agents thereof may make use of the Midtown Farmers Market name or logo without the express permission of the Corcoran Neighborhood Organization.
2. No hawking or exuberant pressure intended to persuade customers to buy products is allowed.
3. Neither customers nor vendors may engage in solicitation or political activities that have not been approved by market management anywhere within market grounds during market hours.
4. No live animals may be sold or given away at the market.
5. No radio or music may be played unless approved by market management.
6. No one under the age of 16 may sell or maintain a stall without an adult supervisor present.
7. Vendors must guarantee customer satisfaction for all goods sold.
8. Neither customer or vendor dogs nor other pets are allowed anywhere on the market site.
9. Vehicles are limited to one-ton or smaller and a 5-mile per hour speed limit is enforced on market grounds.
10. No honking anywhere on the market site.
11. Vendors must act respectfully toward other vendors, CNO and market staff, volunteers, and patrons at the market and at all market events. Examples of disrespectful behavior include but are not limited to: yelling, swearing, meeting disruption, racial slurs, and name calling. If a vendor observes a market customer behaving disrespectfully to anyone at the market site, they should notify the Market Manager immediately. The Manager will then take the necessary steps to remove the offender from the market site.

## **Section 14: Enforcement and Grievance Procedures**

This document seeks to set forth a basic set of rules, regulations, requirements, and guidelines to provide for the successful operation of the Midtown Farmers Market but cannot contemplate every possibility; therefore, the Market reserves the right to do whatever may be additionally necessary to protect the intent and well-being of the Market, its staff and management, its patrons, and its vendors.

The Market Manager will have the final authority to interpret and enforce any of the Market's Rules of Operation at the market site.

The MFMAC reserves the right to change, amend, or delete rules as needed, subject to the approval of the CNO Board of Directors, and will notify vendors of any changes that are made and the date any changes become effective.

The Market Manager reserves the right to cause any vendor to stop selling items that do not fit the guidelines above, pose a risk to patrons, or violate any municipal agency's regulations.

The Market Manager may suspend a vendor's privilege to vend at the Midtown Farmers Market if that vendor poses a continual risk to patrons, is unwilling or unable to follow the guidelines above, or is repeatedly in violation of any municipal agency's regulations.

The Market Manager reserves the right to take what steps may be necessary to determine whether a vendor is in compliance with the rules outlined above. This may include the inspection of a vendor's greenhouse(s), garden(s), farm(s), field(s), or other place(s) of production to verify that the product(s)

being sold meets market qualifications. Vendors must allow for inspection when requested, or they will not be allowed to sell at the market.

A violation of any rule above may cause the Market to assess a penalty as follows:

- First offense \$25.00
- Second offense \$50.00
- Third offense will cause the vendor to lose his/her privilege to sell at the market and to forfeit any fees already paid.

Penalties must be paid prior to returning to market.

A person(s) wishing to file a complaint or grievance with the Corcoran Neighborhood Organization (CNO) should do so in writing, addressed to the CNO Board of Directors, c/o Corcoran Neighborhood Organization, 3451 Cedar Ave S, Minneapolis, MN 55407. The written document should list the person's specific concerns and should be sent or delivered to the CNO office.

Manager concerns can be directed to the CNO Executive Director ([info@corcoranneighborhood.org](mailto:info@corcoranneighborhood.org) or 612-724-7457). If additional attention is needed for a complaint or grievance in regards to a CNO staff person (e.g.: the Market Manager or Assistant Manager), the CNO Personnel Committee will review the complaint/grievance at their next scheduled meeting and take appropriate action. The committee will send a written response to the person(s) filing the complaint/grievance following the review.

If the complaint/grievance is in regards to CNO more broadly, the issue will be brought before the CNO Executive Committee at the next scheduled meeting and if necessary, brought before the CNO Board of Directors. The Executive Committee or board will decide how to handle the complaint/grievance and if needed, set up a committee to fully review the issue. The final decision and actions will be documented in writing and sent to the person(s) filing the complaint or grievance.

# Site Map



# Operator Certificate of Compliance

Read the information on the back before completing this certificate. **Person selling at event:** Complete this certificate and give it to the operator/organizer of the event. **Operator/organizer of event:** Keep this certificate for your records.

**Do not send this form to the Department of Revenue.**

<b>Print or type</b>	Name of business selling or exhibiting at event		Minnesota tax ID number	
	Seller's complete address		City	State      Zip code
	Name of person or group organizing event			
	Name and location of event			
	Date(s) of event			

<b>Merchandise sold</b>	Describe the type of merchandise you plan to sell.

<b>Sales tax exemption information</b>	Complete this section if you are not required to have a Minnesota tax ID number.
	<input type="checkbox"/> I am selling only nontaxable items.
	<input type="checkbox"/> I am not making any sales at the event.
	<input type="checkbox"/> I participate in a direct selling plan, selling for _____ (name of company), and the home office or top distributor has a Minnesota tax ID number and remits the sales tax on my behalf.
	<input type="checkbox"/> This is a nonprofit organization that meets the exemption requirements described below:
	_____ Candy sold for fundraising purposes by a nonprofit organization that provides educational and social activities for young people primarily aged 18 and under (MS 297A.70, subd. 13[a][4]). _____ Youth or senior citizen group with fundraising receipts up to \$20,000 per year (\$10,000 or less before January 1, 2015)(MS 297A.70, subd. 13[b][1]). _____ A nonprofit organization that meets all the criteria set forth in MS 297A.70, subd. 14.

<b>Sign here</b>	<i>I declare that the information on this certificate is true and correct to the best of my knowledge and belief and that I am authorized to sign this form.</i>	
	Signature of seller	Print name here
	Date	Daytime phone (    )

**PENALTY** — Operators who do not have Form ST19 or a similar written document from sellers can be fined a penalty of \$100 for each seller that is not in compliance for each day of the selling event.

# Information for sellers and event operators

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Operators/organizers of craft, antique, coin, stamp or comic book shows; flea markets; convention exhibit areas; or similar events are required by Minnesota law to get written evidence that persons who do business at the show or event have a valid Minnesota tax ID number.

If a seller is not required to have a Minnesota tax ID number, the seller must give the operator a written statement that items offered for sale are not subject to sales tax.

All operators (including operators of community sponsored events and nonprofit organizations) must obtain written evidence from sellers.

Certain individual sellers 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:

- The seller participates in only one event per calendar year that lasts no more than three days;
- The seller makes sales of \$500 or less during the calendar year; and
- 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.

## Sales tax registration

To register for a Minnesota tax ID number, call 651-282-5225.

A registration application (Form ABR) is also available on our website at [www.revenue.state.mn.us](http://www.revenue.state.mn.us).

## Information and assistance

If you have questions or want fact sheets on specific sales tax topics, call 651-296-6181.

Most sales tax forms and fact sheets are also available on our website at [www.revenue.state.mn.us](http://www.revenue.state.mn.us).

For information related to sellers and event operators, see Fact Sheet #148, *Selling Event Exhibitors and Operators*.

We'll provide information in other formats upon request to persons with disabilities.



# CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)  
4/7/2011

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT:** If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER <b>ABAC Agency</b>	CONTACT NAME:	
	PHONE (A/C, No, Ext):	FAX (A/C, No):
	E-MAIL ADDRESS:	
	PRODUCER CUSTOMER ID#:	
	INSURER(S) AFFORDING COVERAGE	NAIC #
INSURED  Name of Entity Street Address  City <b>ST 55555</b>	INSURER A:	<b>ABC Company</b>
	INSURER B:	<b>DEF Company</b>
	INSURER C:	
	INSURER D:	
	INSURER E:	
	INSURER F:	

**COVERAGES** CERTIFICATE NUMBER:11-12 *sample* REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSR	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
<b>A</b>	GENERAL LIABILITY			1234567	4/1/2011	4/1/2012:0	EACH OCCURRENCE	\$ 1,000,000
	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY						DAMAGE TO RENTED PREMISES (Ea occurrence)	\$ 100,000
	<input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR						MED EXP (Any one person)	\$ 5,000
							PERSONAL & ADV INJURY	\$ 1,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	\$ 3,000,000
	<input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC						PRODUCTS - COMP/OP AGG	\$ 3,000,000
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	\$
	<input type="checkbox"/> ANY AUTO						BODILY INJURY (Per person)	\$
	<input type="checkbox"/> ALL OWNED AUTOS						BODILY INJURY (Per accident)	\$
	<input type="checkbox"/> SCHEDULED AUTOS						PROPERTY DAMAGE (Per accident)	\$
	<input type="checkbox"/> HIRED AUTOS							\$
	<input type="checkbox"/> NON-OWNED AUTOS							\$
	UMBRELLA LIAB						EACH OCCURRENCE	\$
	<input type="checkbox"/> EXCESS LIAB						AGGREGATE	\$
	<input type="checkbox"/> DEDUCTIBLE							\$
	<input type="checkbox"/> RETENTION \$							\$
<b>B</b>	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			5566778-01	4/1/2011	4/1/2012	<input checked="" type="checkbox"/> WC STATU-TORY LIMITS	<input type="checkbox"/> OTH-ER
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> N/A				E.L. EACH ACCIDENT	\$ 100,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	\$ 100,000
							E.L. DISEASE - POLICY LIMIT	\$ 500,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (Attach ACORD 101, Additional Remarks Schedule, if more space is required)  
Certificate Holder is Additional Insured with respect to general liability.

<b>CERTIFICATE HOLDER</b>  Corcoran Neighborhood Organization 3451 Cedar Ave. South Minneapolis, MN 55407	<b>CANCELLATION</b>  SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.
	AUTHORIZED REPRESENTATIVE  