# THE FORTESH FRESH FEED The Marguette Food Co-op Newsletter



# THE COST OF CONVENIENCE

Payment card processing is an ever-growing cost to the MFC. You know what I mean: those fees charged by banks every time we swipe a credit or debit card. They're unavoidable, unless you pay with cash or check. Many small businesses locally, I've noticed, have begun to pass this transaction cost off to customers. I'm sure you've seen signs at some of your regular shopping stops or gas stations that say you'll be charged a three percent fee for using your bank card. While this might seem unfair or costly to you, consider that three percent is a serious cost for a small business already operating on tight margins.

In short, small businesses cannot afford our convenience. Because we, as consumers (I really don't like calling people consumers, FYI), like the convenience of swiping our cards to make purchases. Large banks exploit our proclivity for convenience to quietly make money. A LOT OF MONEY. The MFC, as an independent retailer, has had, over the years, the opportunity a half a dozen times or so, to pit one card processing company over another to shave a few pennies off our card transactions. In the end, the result is always the same. The rates increase over time.

Card processors, read as credit card companies and banks, charge two kinds of fees: processing fees and transaction fees, both known as interchange fees. As far as I can tell, processing fees cover the act of the card swipe at the point of purchase. Transaction fees are charged for the use of the various digital networks required to move "currency" from one place to the next.

As an independent grocer, we can somewhat negotiate processing fees as I mentioned above by entertaining new processors touting their low rates. But transaction fees are non-negotiable for us because they are "behind the veil." Transaction fees are where the real money is.

We don't have access to negotiate transaction fees because we are one store. If you're a big player like Walmart, you can negotiate transaction fees. I bet you guessed that already.

So, only 3% of bank card fees are processing fees. 97% of bank card fees are transaction fees. Want to take a guess on who owns the interchange networks? You guessed it. Credit card companies and banks! Whomever we contract with for card processing then simply routes the majority of our transactions through networks they own and charge a lot for it. Now, do you want to know how much the MFC pays in fees? Because we do a larger volume of transactions than many other small businesses in our community, our costs might be lower than some local businesses at about 1.9% of revenue. Even so, that translates to \$264,000 in 2023. Yikes, right?

That's just money siphoned off out of our community pockets to pay for our convenience of using a bank card. Now think about every other business in town and that potential total sum of fees being sucked up. Sobering.

So, you know the rest of this story, right? Small, independent businesses, those which can least afford it, pay the highest card processing and transaction rates or pass the cost on to you, which has a further impact on prices locally. Businesses that do this are responding to fee rate increases and can't competitively bake those fees into their product prices because they are already paying more for what they sell due to low volume purchasing. Don't get me wrong, I'm not disparaging those businesses. I get it. It is a reality of the cost of doing business. And you can be sure that card fees are baked into the price of everything you purchase from large corporate retailers everywhere. This might seem like robbery to you at the hands of card companies and banks. But wait! It has been proven to be robbery.

A two-decade long class action lawsuit has recently been settled against VISA and Mastercard for inappropriate charging of fees between 2004 through 2019. The settlement is for \$6 billion dollars. That's a "b," not a typo. In the period of the settlement, the MFC has been charged nearly \$2 million in fees. We'll claim our portion of this settlement, but I have no idea how much it might be and there are myriad details to be worked out yet. Beyond the potential payout (after attorney fees), I'm unaware of any substantive change to processing regulations. If I had to guess, I'd say there is none.

What can we do? Well, cooperation can provide some relief, and it comes in the hands of larger stakeholders we do business with, namely our main supplier UNFI.

A few years ago, UNFI purchased another much larger distributor named SuperValu. Because we belong to the National Cooperative Grocers (NCG) we expect an aggregate co-op contract, negotiated by NCG, to soon be available to us for the SuperValu product catalogue. This will open some interesting new selection for us. But ahead of that prospect, UNFI/SuperValu is offering NCG members access to its card processing contracts.

You see, SuperValu owned and operated 2,600 grocery stores across the country at the time they were purchased by UNFI. That volume of stores allowed them to be able to negotiate the transaction fees that we can't on our own. We are moving quickly to sign on to this contract as it will reduce our card fees by a little more than 30%. In dollars, it will save us \$80,000 annually and move our costs from 1.9% down to about 1.35%. This is a big deal.

Beyond that, you can help reduce fees, too. I'm not about to suggest everyone use cash at the Co-op, but it's true that using it would avoid a card fee. But did you know you can use your bank card to add funds to your account at the store? If you can do so, it means one card swipe for multiple transactions. Using your Owner Rewards points can also avoid a fee if used for a single purchase. The same goes for patronage dividends when they are available on your account.

In any case, your Co-op, like every other business, considers ways to avoid money leaving our community where it should remain and be put to work locally or kept in our pockets. The quiet leaking of wealth from our community in card fees is insidious and harmful. The question we must ask ourselves is, Is the convenience of using a bank card worth it?

### Feel good. Shop the Co-op.



### Matt Gougeon

General Manager

# MARQUETTE'S **BAKERY**

Lu Cook Marketing Assistant

"As is usual with it," writes the *Mining Journal* 124 years ago, "Cameron's bakery will again supply the city with hot cross buns for Good Friday."

It's hard to know who the Camerons were. Unlike the legacies of the Ryynanes or Claybaker, the Camerons quietly tuck under the bakery's long history. They founded their business, though, in 1895. Based off 521 N. Third St., the spot was their home for 24 years.

Much might be lost in time, or at least 700 pages of digital archives, but one thing isn't: "The merits of the Cameron bakery and the quality of the goods it turns out are too well known to call for extended comment."

Mrs. Agnes Giesregen perhaps saw the bakery differently. After buying it from the Camerons in 1920, she gave it a new title: "Home Bakery."

There would be little said about Home.

The Marquette Baking Company got its name when Alf Alholm, John Norgard, and Oscar Salo bought it. In 1925, the trio took over, seeing their own futures for the space.

But only Alholm stayed the course. 31 years of quality goods—buns and breads and other treats—came and went before the shop was sold again.

The Lemire Dynasty begins in 1956, a new era of "friends and fine customers."

The Marquette Mirror writes of Art and Irene Lemire, "The Bakery, located on North Third Street, now has twelve employees making and selling a complete line of quality baked goods. They assure quality by using the finest ingredients available and the best methods of preparation has made the Bakery a household name in most of Marquette."

Irene brought the Bakery its "warm friendship plus humor." She and other sales crew studied their products, discussed the buns and breads and other treats. Some items could last overnight. Some needed to be frozen. Some could travel. Others were best taken right home.

Art and Irene's son, Jim, graduated from the Dunwoody Baking School in Minneapolis, Minn. Not only bringing his knowledge of confection and design, Jim overtook operations of a new service: "wedding cakes." With one consultation, the bride planned her cake, sized it according to the number of guests, special ordered any unique decorations. Colored photos of the cake-inprocess were provided.

The Bakery would linger in the Lemire family for a generation, passed down as an heirloom.



### **MARQUETTE'S BAKERY**

The Neganee Home Bakery and Marquette Bakery ran in tandem. These existed as labors of love. The acquisition of the Marquette Bakery by Dave and Susan Ryynanen brought with it hopes of ushering the bakery into the new age of 1978.

Quoted by the *Mining Journal*, the Ryynanens said, "We feel badly about the disappearance of so many small home bakeries in recent years and are pleased that we have been able to acquire and continue operation of one of Marquette's long-time businesses."

The Third Street store lined its shelves with "real dairy whipped cream cakes," Danish recipes, fried goods, Sanders sweets, eclairs, puff pastries, and cookies. The shop bloomed with delicacies dappled in the finest things.

1982—sold again was the Marquette Bakery, now to David and Kathy Chitester. They did not care for cake. Breads and wholesale to local restaurants took over the store. More than a dozen bread types were sold at a time.

David was enthusiastic. "The response to our inauguration of wholesale sales to restaurants has been very good," he said to the *Mining Journal*.

Customers could bring home coffee and pastries, the latter likely managed by Joseph D. Racine, the Head Baker. Back in Marquette from the Dunwoody Institute School of Baking Minneapolis, Joseph mixed his expertise with David's business knowledge.

David, an NMU MBA graduate, had no plans to lead the Marquette Bakery. For a year, he did.

"We're excited about serving Marquette again," the Ryynanens told the *Mining Journal*.

Now called "Breadbasket Bakery," the Ryynanens reigned once more on North Third Street, serving their well-known confections, all without "any artificial preservatives." Before the doors opened, before officially renamed "The Marquette Baking Company," Peter Claybaker filled the heart of the bakery once again with the warmth of a living oven and the breath of settling sourdoughs.

It's hard to say what went on in the 24 years before he took the mantle. It may not be important to. Whatever happened couldn't make the impact Peter did, altering the bakery's course forever.

Like the Camerons and the Lemires and the Ryynanens and the Chitesters, Claybaker inspired the bakery. An engineer at heart, he built the space to be as Krista Mann describes for the Bread Bakers Guild of America, "'a baker's bakery." Its mission: give Marquette "something 'truly good, flavorful, and beautiful."

With Claybaker came the crisp baguettes and the threeseed sourdoughs; there came Frieda's shortcake, too. Staples which the Marquette Baking Company would be known for now sprung from his invention, another passionate soul hard at work.

"It feels like a lot of things: scary, overwhelming, and the most exciting thing I have ever done," he said.

To the Quales to the Co-op, the Marquette Baking Company continues to make its place in Marquette. The challenges of Covid have contributed to less breads, less pastries, less of the traditions which shaped the bakery over its long lifespan. Caben McKendrick, the newest bakery manager, believes in its future.

As summer rolls in with its long days and growing heat, seasonal goods return. Hotdog and hamburger buns arrive again. Thick slabs of Frieda's shortcake sit by the scones and snickerdoodles. Come the cold days of fall and winter, cardamom bread will be here, too.

McKendrick charts the bakery's course with a precise vision. While there are "no plans of expansion" yet, the bakery focuses on further refining what Marquette has always known it for: quality bread and decadent desserts.



**CURRENT OFFERINGS** 

### BREADS

Demi Baguette - \$3.99 Country Italian - \$6.99 Cracked Wheat - \$6.99 3 Seed Sourdough - \$6.99 San Francisco Sourdough - \$6.99

### **BUNS**

••• Hamburger Buns - \$4.99 ••• ••• Hot Dog Buns - \$4.99 •••

### COOKIES

Cardamom Snickerdoodles - \$10.99/6 Chocolate Chip Walnut - \$11.99/6

### BREAKFAST

Blueberry Scones - \$4.99 Cranberry Scones - \$4.99 Cinnamon Rolls - \$6.99/2 Breakfast Cookies - \$6.99/4 Granola - \$10.99

### CAKES

Frieda's Shortcake - \$6.99
Carrot Cake - \$7.99
Vegan Chocolate Cake - \$7.99

### **SEASONAL PRODUCTS ARE BACK!**

Hot dog buns, hamburger buns, and Frieda's shortcake will be delivered daily through the summer.

# FATHER'S DAY GIFT GUIDE



### **CELEBRATE PRIDE**

The Marquette Food Co-op proudly offers many queer-owned goods in our shop. For Pride, we're highlighting several favorites—businesses both local and nationwide—throughout June.

### LAUREN MARINA

Lauren Marina is an award-winning artist, illustrator, mentor, tattooist, and poet living out by the English Channel in Poole, Dorset, UK. Her art explores the depth of monochrome. Greyscale and off-white, Marina's cards find levity and joy in the shadows of the Earth.



### **INDIGO MAIDEN**

Indigo Maiden's products aren't just chic: all of her items are emblazoned with the message of feminism, equality, and antifascism. She describes it as a way to "disrupt the status quo, offering snarky and bold designs that stand as a beacon of empowerment and unity."





### **MISERY BAY**

What's better than a dark roast cold brew with smooth, creamy taste? Knowing it's a locally made by our excellent roasters at Dead River and Misery Bay.

Sloan Dorr's led UP coffee into a new era with her woman-owned, LGBTQIA+ roastery. Since buying the business in November 2021, she has embarked on a journey of community, science, and discovery in brewing the best cups of coffee.

### **TWO LITTLE FRUITS**

Business and creative power couple Brent and Derek began making art outside their Denver, Colo. home. Their studio, commissioned for homes, restaurants, and other spots, has grown into a sprawling enterprise of home décor and cozy clothes.

Their suite of hand-poured candles evokes memories and moments, connecting stories with scents. Each candle is 100% soy wax blended with essential and fragrance oils.

### **ASH + CHESS**

Ash and Chess are a trans, queer couple creating cards, prints, shirts, and more at their Kingston, N.Y. location. Their candy colored, bold vintage artwork celebrates queer life and love in all its forms.

While their 2023 Pride designs were pulled from Target "due to 'controversy'," we're happy to feature their products, embracing the diversity and beauty of humanity.







# **DIY SUMMER SKINCARE**

KEEP YOUR SKIN GLOWING THIS SUMMER WITH THESE FABULOUS COMBOS FROM PRANAROM, AN ESSENTIAL OIL COMPANY DEDICATED TO CREATING 100% CERTIFIED ORGANIC THERAPEUTIC GRADE OILS

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# TAKE A **Sip of Summer**

# **\$2 OFF SELECT ROSÉ WINES**

## **ROSÉ PAIRINGS**

Rosés are known as "food wines," meaning they are excellent to drink with your meal, rather than before or after eating. Below is a guide to help you choose the right wine for your dinner tonight.

#### **GERARD BERTRAND COTE DES ROSES**

Salad, pasta or rice, seafood, fresh fruit such as strawberries or melon, mild Thai red curry

#### **CLAUDE VAL ROSÉ LANGUEDOC**

Soft cheeses, carbonara, and spiced foods that feature strong flavors such as garlic or saffron. Try with grilled Middle Eastern meats with a bright vegetable side.

#### L. MAWBY SEX BRUT ROSÉ

Sparkling Rosés are great for spicy food. Try it with Indian or Thai dishes, seafood, salty snacks, or a simple brie.

#### **MONCARO ROSATO**

Tomato based dishes, chicken, fish, pork, charcuterie, Manchego, Parmesan, or Prairie Breeze cheese.

#### **BIOKULT NAKEN**

Can stand up to bold, strong flavors such as fried chicken, burgers, BBQ, mushrooms, spicy noodles.

#### SUBJECT TO CHANGE DISCO

Pork, shellfish, chicken, pasta, vegetables

### frosé

(serves 4-6) Recipe from bonappetit.com

You need to plan ahead but it's worth it. Frosé, or frozen Rosé, is the perfect summer time drink.

- •1 750 ml bottle hearty, bold rosé (such as a Pinot Noir or Merlot rosé)
  - l 8 oz strawberries, hulled, quartered
    - 2 ½ oz fresh lemon juice

te des roses

• ½ C sugar

Pour rosé into a 13x9" pan and freeze until almost solid (it won't completely solidify due to the alcohol), at least 6 hours.

Meanwhile, bring sugar and ½ cup water to a boil in a medium saucepan; cook, stirring constantly, until sugar dissolves, about 3 minutes. Add strawberries, remove from heat, and let sit 30 minutes to infuse syrup with strawberry flavor. Strain through a fine-mesh sieve into a small bowl (do not press on solids); cover and chill until cold, about 30 minutes.

Scrape rosé into a blender. Add lemon juice, 3½ ounces strawberry syrup, and 1 cup crushed ice and purée until smooth. Transfer blender jar to freezer and freeze until frosé is thickened (aim for milkshake consistency), 25–35 minutes.

Blend again until frosé is slushy. Divide among glasses.



# **Hit the Trails**

These portable, protein-packed snacks will give you the energy you need for your outdoor adventures.



### **Nut Butter and Flax Powerballs**

Servings: 15. Prep time: 20 minutes.

- I 1/2 cups almond butter
- I banana, peeled and mashed
- 2 tablespoons ground flaxseed
- 2 tablespoons whey protein powder
- 2 tablespoons cocoa powder
- I tablespoon honey
- 1/3 cup almonds, finely chopped
- In a mixing bowl, stir together the almond butter, banana, flax, protein powder, cocoa powder and honey. Blend until smooth.
- 2. Line a plate or pan with parchment paper. Roll the mixture into I- to 2-inch balls and place on parchment paper. Next, roll each ball in the chopped almonds and return to parchment paper. Place in the refrigerator or freezer until firm.

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### **No-Bake Apricot Cashew Energy Bars**

Servings: Makes 14 bars. Prep time: 1 hour, 15 minutes; 15 minutes active.

- I 1/2 cups chopped dried apricots
- <sup>1</sup>/<sub>2</sub> cup cashews
- <sup>1</sup>/<sub>2</sub> cup almonds
- 1/2 cup cashew butter
- 1/2 cup peanut butter
- I cup flaked coconut
- 1/3 cup shelled hemp seeds
- <sup>1</sup>/<sub>3</sub> cup chia seeds
- 3 tablespoons cacao powder
- I tablespoon maca powder
- Place the apricots, cashews, almonds and cashew butter in a food processor and mix until the apricots are finely chopped and the ingredients have come together. The mixture will still be coarse.
- 2. Transfer to a mixing bowl and add the remaining ingredients. Stir until the mixture takes on the consistency of a very thick dough. Line a loaf pan with parchment paper and press mixture firmly into the bottom of the pan. Chill in the refrigerator for at least one hour, then check to make sure it has set. When set, turn the mixture out onto a cutting board and slice into 14 pieces. Keeps refrigerated up to 5 days.



### **Chocolate Matcha Energy Balls**

Servings: Makes 16. Prep time: 15 minutes.

- 1/2 cup raw cashews
- 1/4 cup raw walnuts
- I cup pitted dates
- I tablespoon maple syrup or honey
- 2 tablespoons unsweetened cocoa
- I tablespoon plus I teaspoon matcha, divided Pinch of salt
- Place cashews and walnuts in the food processor and grind the nuts to a fine mince, then scrape them to the center of the container. Add the dates, maple syrup or honey, cocoa, I tablespoon matcha and salt. Process until the dates form a thick paste and the mixture holds together if you squeeze a bit of it.
- Scoop out a tablespoon of the mixture, form into a ball and place into a medium bowl; repeat until all of the mixture has been used. Use a wire mesh strainer to sift the remaining matcha over the balls. Roll the balls around to coat. Store, tightly wrapped, in the refrigerator for up to a month.



### **Chewy Cocoa Granola Bars**

Servings: Makes 12. Prep time: 20 minutes active; 50 minutes total.

2 cups rolled oats, thick

- $\frac{1}{2}$  cup raisins, dried cherries or other dried fruit
- 1/2 cup coarsely chopped almonds, walnuts or
  - peanuts
- 1/4 cup cocoa
- 1/4 teaspoon salt
- <sup>3</sup>/<sub>4</sub> cup applesauce
- $\frac{1}{2}$  cup honey or agave syrup
- I teaspoon vanilla
- Preheat the oven to 350°F. Cut a piece of parchment paper 8 inches wide, and place it in an 8" x 8" baking pan, with the edges hanging over to make handles for easy removal of the finished bars.
- On a sheet pan, spread the oats and toast them in the oven for about 10 minutes, until fragrant and lightly golden in spots. Let cool on a rack.
- 3. Place the cooled oats in a large bowl and add the dried fruit, nuts, cocoa and salt and stir to mix well.
- 4. In a medium bowl, combine the applesauce, honey and vanilla. Stir until smooth, then pour over the oat mixture. Stir until well mixed, then spread in the prepared pan. Using a spatula, press the mixture firmly and evenly in the pan.
- 5. Bake for 30 minutes, until the bars feel firm when pressed. Cool on a rack for 10 minutes, then use the parchment to lift the bars out and let cool completely. Cut 3-by-4 to make 12 bars. Store, tightly wrapped, for up to 4 days at room temperature or a week in the refrigerator.

# LOCAL SPOTLIGHT

Learn more about the businesses that supply your favorite local products to the MFC

### **BARREL + BEAM** NICK VAN COURT & MARINA DUPI FR

The Northwoods Supper Club, the second oldest restaurant in the state, occupied a pivotal spot in Marquette. Once serving 25 tons of beef and 2 tons of coffee annually, the Club became lost to time. Then Barrel + Beam found it.

In honor of this spot's contributions to local history, Barrel + Beam brew farmhouse ales, meads, and ciders made with a sharp attention to quality. Food served by their Northwoods Test Kitchen cooks fresh meal from scratch like the Supper Club would always do.

# barrel »+→ beam™



### ALL BARREL + BEAM PRODUCTS ARE 10% THIS JUNE!

Learn more about this business on Facebook, Instagram, or their website: barrelandbeam.com

# **COUPONS** THE MARQUETTE FOOD CO-OP OWNER COUPON PROGRAM

Every month, the Marquette Food Co-op will be offering digital coupons for owners. These coupons are automatically added to your account – no need to bring in a coupon or try to scan something from your phone. All you need to do is ask to use your coupon when purchasing your groceries in-store or online.

### JUNE OWNER COUPONS Valid until June 30, 2024

owner

### **\$1.00 Off** Applegate Pork Breakfast Sausage

7*oz* 

Limit three packages per coupon. One coupon per owner account. While supplies last.



### **75¢ Off** Field Day Organic Smooth Peanut Butter

18 oz

*Limit three packages per coupon. One coupon per owner account. While supplies last.* 



### **\$1.00 Off** Field Day Organic **Frozen Blueberries**

32 oz Limit three packages per coupon. One coupon per owner account. While supplies last.



# NEW ITEMS

## June 2024



Pass some of those Spent Grain Crackers here. Their salty nippiness

brings out the more subtle, savory flavors of a butter smooth cheese.

# All-Women Produced

### Espresso Blend Driftaway Coffee

When women operate about a quarter of coffee farms and make up to 70% of the workforce involved in coffee production, why do they receive 40% less revenue and less acknowledgement than their male peers? This question permeates Driftaway Coffee's business. This espresso blend—flowery, lemony, carrying a black tea depth—is their first step to an answer.



### Dandy Bandana

### Handker Bandanas

The peachy Dandy Bandana is a loose bouquet of flora, daffodil blown about the cotton cloth. Handker's Dandy is a strong momma, though. It can be styled with hair, clean counters, carry trinkets whatever you need. Handker works in part to support marginalized communities. Black Lives Matter. Climate change is real. Trans rights are human rights.



#### Lantana

or enchiladas.

Zab's

We've been thinking it this whole time: hummus is getting old. Red Pepper? Seen it. Garlic and Herb? Yep. Dark Chocolate? Hold on, now. Lantana is cooking up a different kind of hummus. With flavors like Dill Pickle, Edamame, and Poblano Corn, Lantana's got a hummus flavor that you've never tried but definitely need to.



### Or if you can't do dairy, try it with fresh fruit preserves. Oh, did you know Northwoods Test Kitchen is local, too? Incredible.

**St. Augustine Hot Sauce** 

**Spent Grain Crackers** 

Northwoods Test Kitchen



Looking for a slow burn heat that's a little bit sweet? Zab's St. Augustine

Hot Sauce sources its flavor from Floridian datil peppers, a pepper

whose hotness is on scale with the habanero. Unlike it, the tangy datil

has a lingering sweetness, perfect when paired with oysters, po'boys,

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# **CALENDAR EVENTS**

## **JUNE 2024**

Biking with Groceries June 1

> Pranarom Sale June 1 - 30

> > Rosé Sale June 5 - 18

Pride Fest June 8

Shavuot June 11 - 13 Flag Day June 14

**Hajj** June 14 - 19

Father's Day June 16

Martyrdom of Guru Arjan Dev Sahib June 16 **Eid al-Adha** June 16 - 19

MFC Board of Directors Meeting June 18 6-8pm

> Juneteenth June 19

Marquette Trails Festival June 21

# **FRESH FEED**

This newsletter is digitally published monthly for owners and friends of the Marquette Food Co-op.

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#### **Board of Directors**

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Matt Gougeon General MANAGER

Everyone is welcome to attend Board Meetings, held the third Tuesday monthly at 6pm in the Co-op Classroom. For more info: **www.marquettefood.coop** 

#### Disclaimer

The views within this publication are as diverse as the 5,000+ households sharing ownership of our Co-op, and thus do not represent the store, its Board of Directors, or staff. The Co-op does not prescribe health treatments or products. We offer the extensive knowledge of our staff, and encourage you to prescribe for yourself—every individual's right.



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502 W. Washington St. Marquette, MI 49855 In-store Hours 8am - 10pm Grocery Pickup 11am - 6pm www.marquettefood.coop Marquette, MI 49855