



Downtown Farmers' Market, New Haven, 2007

# SNAP at Farmers' Markets:

## Four Case Studies from Connecticut

A Project of CitySeed and buyCTgrown  
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## Introduction

When CitySeed and buyCTgrown decided to focus on SNAP redemption at farmers' markets in Connecticut, the first thought was—let's help more farmers' markets accept SNAP. However, after surveying the farmers' market managers across the State and bringing folks together at our first annual Farmers' Market Forum, we realized that a lot of farmers' markets are already coordinating their own SNAP programs. Consequently, we refocused this report to learn from each other in order to better help all members of our communities access fresh, healthy, local food.

As our case study farmers' markets demonstrate, the process for creating a SNAP program at a farmers' market is fairly straightforward: get an FNS number, buy/rent/borrow a POS terminal, determine a plan for redemption, find the right scrip, figure out a mutually beneficial plan for reimbursing vendors, and put the word out. That being said, a lot of difficulties are often encountered throughout that seemingly simple process. The successful SNAP programs we looked at while compiling this report are tailored to the individual needs of the market and the community in which it is operating.

What is exciting is that many farmers' markets in Connecticut have found creative and productive ways of accepting and promoting SNAP at their markets. Market managers and vendors understand the benefits of accepting SNAP and want to increase customers' knowledge that the option to use their EBT cards is available.

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However, finding the right marketing campaign and the proper technology were barriers faced by every program we studied.

The marketing of SNAP programs is often focused on the once-a-week marketplace of an individual market and not shared on a more consistent, daily basis with the broader audience in the community. Many market managers see

the need for larger advertising efforts, such as bus, billboard and television advertisements, but lack the funding to carry out such plans. **A unified, statewide marketing campaign, using some or all of these media, could better inform Connecticut residents that there are farmers' markets in their area accepting SNAP. We believe such a plan could greatly increase the number of SNAP clients at farmers' markets and increase the number of people buying fresh, local produce.**

Finding the right marketing campaign and the proper technology were barriers faced by every program we studied.

Similarly, while there are a number of resources on how to start accepting SNAP at your market and on how to promote it, there isn't a lot of information on accessing the technology and dealing with the providers of terminals and terminal services, also known as Third Party Processors (TPP). Most TPPs have different costs, different contracts and different services from each other.

Each market must research and decide which provider to use, which is a complicated and cumbersome process to endeavor. It is no wonder that using manual vouchers and wired terminals are still the favored ways of redeeming SNAP at Connecticut farmers' markets.

**Going forward, we hope that market managers can help each other by sharing their best practices and information on their own relationships with Third Party Processors.** To this end, we offer up the Farmers' Market Resource Center, a new section of the buyCTgrown.com website focused on farmers' markets in Connecticut. This online gathering place for farmers' market managers could be an invaluable tool in helping to solve the challenges all farmers' markets face in helping their community members access fresh, healthy, local food.

**We invite you to join in the conversation at [www.buyCTgrown.com/marketmanagers!](http://www.buyCTgrown.com/marketmanagers!)**

## Acknowledgements

Many thanks to the farmers' markets whose SNAP programs are detailed in this report: City Farmers' Markets in New Haven, Billings Forge Farmers' Market in Hartford, North End Farmers' Market in Middletown, and Farmers' Market on The Green in Waterbury. These markets have helped start an important conversation here in Connecticut and have started us all along the path of learning from each other in order to best support our communities.

Thanks are due to Kristin Krawetzky at Connecticut Department of Social Services and Rick Macsuga at Connecticut Department of Agriculture for helping farmers' markets in Connecticut navigate EBT for the past five years.

Thanks also to the CitySeed staff and interns who worked so diligently on this report: Rachel Berg, Nicole Berube, Rachel Payne, Marco Virgili, Kaitlyn Richmond and Erin Wirpsa Eisenberg.

## Food Assistance Benefits at Farmers' Markets

There are a number of food assistance benefits that can be used at farmers' markets. We have detailed a few of the most common in Connecticut.

### Supplemental Nutrition Assistance Program

The Supplemental Nutrition Assistance Program (SNAP, formerly known as the Food Stamp Program), is a federal program that helps low-income families and individuals in purchasing food for a nutritionally adequate diet. The USDA created the Food Stamp Program in 1939, which provided low-income families with stamps to purchase agricultural surplus. Although the program was terminated in 1943, when both unemployment and agricultural surplus had declined, the idea survived.

President Kennedy later created a new food stamp pilot program, and in 1964, with the encouragement of President Johnson, Congress passed the Food Stamp Act.<sup>1</sup> Since that time, the Food Stamp Program has undergone many changes. The use of the name SNAP is a recent change: it was adopted in 2008, to lessen stigma surrounding the use of food stamps.<sup>2</sup>

Today, more than 39 million people utilize SNAP benefits—7 million more than in 2008.<sup>3</sup> So many people are applying for SNAP benefits that, in many areas, it takes months for new applications to be processed.<sup>4</sup> Eligibility is based on federal poverty levels, and SNAP benefit amounts vary according to household size and income level, as well as other factors.<sup>5</sup> Under the EBT system, SNAP benefits are placed electronically on EBT cards on a monthly basis. The EBT card is then swiped like a debit or credit card when payment is due.

In the past ten years, farmers' markets in CT were adversely affected by the transition from paper Food Stamps to Electronic Benefit Transfer (EBT) cards in 2002. Since farmers' markets are generally outside and lack phone lines, accepting the new EBT cards on wired terminals was the only option at first. Once wireless technology became more widely available in the mid to late 2000's, the CT Departments of Agriculture and Social Services could step in and provide assistance to farmers'

markets wanting to create SNAP programs using wireless terminals.

More and more farmers' markets are evolving to accept payment by SNAP and navigating the myriad rules, providers and marketing tools for it.

While SNAP is distributed by the Connecticut Department of Social Services, in order to accept SNAP farmers' markets must first obtain an FNS number from the Food and Nutrition Services (FNS) division of the United States Department of Agriculture (USDA). Under the EBT system, farmers' market managers must invest in an EBT terminal. Free, wired terminals are available, but necessitate an electrical outlet and a phone line. Wireless terminals are available from a variety of service providers for purchase or rent.

There are many existing publications and guides that describe the step-by-step process of obtaining an FNS number and the ways in which SNAP can be redeemed at a farmers' market. Please see the Resources section for more information.

### Farmers' Market Nutrition Program

Farmers' Market Nutrition Program (FMNP) coupons are distributed by the Connecticut Department of Agriculture to eligible seniors and Women, Infants and Children (WIC) clients. These coupons can only be used for fresh fruits and vegetables at farmers' markets. Seniors are also allowed to purchase honey. Farmers deposit FMNP coupons like they would checks.<sup>6</sup>

Eligible seniors and WIC eligible mothers receive packets of \$3 coupons totaling \$15 for each market season.

Though the farmers at all the markets described below accept Farmers' Market Nutrition Program coupons, these benefits are not the subject of this report and will only be discussed in relation to the implementation of SNAP. However, it is important to note that recipients of

<sup>1</sup> <http://www.fns.usda.gov/snap/rules/Legislation/about.htm>

<sup>2</sup> *Ibid.*

<sup>3</sup> <http://www.fns.usda.gov/snap/rules/Legislation/about.htm>

<sup>4</sup> <http://www.washingtonpost.com/wp-dyn/content/article/2010/06/09/AR2010060904304.html>

<sup>5</sup> <http://aspe.hhs.gov/poverty/faq.shtml>

<sup>6</sup> Rachel Berg and Erin Wirpsa Eisenberg, "Food Assistance Benefit Redemption at New Haven Farmers' Markets," report from CitySeed, New Haven, CT, April 2010

SNAP and recipients of FMNP are often one and the same.

### WIC Fresh Fruit and Vegetable Checks

New to Connecticut farmers' markets in 2010 the WIC Fresh Fruit and Vegetable Checks are provided to WIC recipients for use at grocery stores and farmers' markets specifically for the purchase of most fresh fruits and vegetables. For more information on these checks and to see if your market and vendors can accept them, please contact the CT Department of Agriculture.

## Overview of Connecticut Cities

Although Connecticut is one of the wealthiest states in the country, it has some of the poorest cities. A recent Brookings Institute report shows that Hartford's poverty rate of 33.5% is the highest of any city in the country. According to a 2005 report by the Connecticut Food Policy Council, the University of Connecticut, and the Hartford Food System, New Haven and Hartford, ranked 161 and 168, respectively, out of 169 towns in the category of wealth<sup>7</sup>. Median household income is only \$36,095 in New Haven and \$29,224 in Hartford, far below the national median of \$52,175.<sup>8</sup>

In that same report, Waterbury ranked 167 out of 169 in the category of wealth. Waterbury is currently second in the state in unemployment, according to a town-by-town comparison, at 15.9%. Middletown is the least poor of the towns covered in this report, ranking 125 out of 169 in Connecticut.

New Haven and Hartford are similar in size and in their ethnic diversity. New Haven, with an estimated population of 124,001 as of 2006, is described in the Census as 43.5% Caucasian, 37.4% African American, 0.4% American Indian, 3.9% Asian, 0.1% Native Hawaiian, with 21.4% of the population identifying as Hispanic and 3.9% reporting two or more races.<sup>9</sup> Hartford, only slightly larger with a population of 124,512 in 2006, is described as 27.7% Caucasian, 38.1% African American, 0.5% American Indian and Alaska Native, 1.6% Asian, and 0.1% Native Hawaiian or other Pacific Islander, with 40.5% of the population identifying as Hispanic or Latino, and 5.4% reporting two or more races.<sup>10</sup> Waterbury, with a population of 107,271 in 2006, is somewhat smaller. It is also considerably less diverse: it is described as 67% Caucasian, 16.5% African American, 0.4% American Indian, 1.5% Asian, and 0.1% Native Hawaiian or other Pacific Islander, with 21.8% of the population identifying as Hispanic or Latino, and 3.7% reporting two or more races.<sup>11</sup> Middletown, the smallest of the four cities with a population of 47,481 in 2006, is even more racially and ethnically homogenous: it is described as 80% Caucasian, 12.3% African American, 0.2% American Indian and Alaskan Native, and 2.7% Asian, with 5.3% of

the population identifying as Hispanic or Latino, and 2.8% reporting two or more races.<sup>12</sup>

In all these cities and throughout the country, malnutrition and limited food access are widespread. The Centers for Disease Control and Prevention estimate that 33% of 6- to 19-year-old children in the United States are either obese, overweight, or at risk of being overweight. In some of these communities, weight problems are even more common.

The Yale School of Nursing estimates that 50% of New Haven students fall into this category. In a 2007 Youth Risk Behavior Survey, 46% of New Haven students self-reported that they had not eaten green salad in the last 7 days, and 47% of students had eaten fruit between 0 and 3 times in the last week.<sup>13</sup>

Food security is more widespread in city centers. In the neighborhoods of many cities, bodegas are the only nearby vendors and people with limited means of transportation have very little access to nutritious food. Low-income individuals who do not eat recommended amounts of fruits and vegetables are at risk for a variety of health related problems, many of which are costly to treat.

Knowing that there is a solid link between health and prosperity, ensuring outreach and cultivation of resources to help low-income individuals access fresh healthy food is of the utmost importance.

By ensuring their markets are accessible to everyone in their communities, the farmers' markets detailed in this report hope to promote healthy eating while decreasing diet-related illnesses like obesity and diabetes.

<sup>7</sup> Connecticut Food Policy Council, University of Connecticut, and Hartford Food System, *Community Food Security in Connecticut*, Connecticut Food Policy Council, <http://www.foodpc.state.ct.us/images/CES%20in%20CT.pdf> (Sept. 2005).

<sup>8</sup> U.S. Census Bureau, 2006-2008 American Community Survey

<sup>9</sup> <http://quickfacts.census.gov/qfd/states/09/0952000.html>

<sup>10</sup> <http://quickfacts.census.gov/qfd/states/09/0937000.html>

<sup>11</sup> <http://quickfacts.census.gov/qfd/states/09/0980000.html>

<sup>12</sup> <http://quickfacts.census.gov/qfd/states/09/0947290.html>

<sup>13</sup> <http://nursing.yale.edu/community/task-obesity.html>

## Case Studies

1. Building a Foundation  
City Farmers' Market, New Haven
2. Responding to Community Needs  
Billings Forge Farmers' Market, Hartford
3. Forming Partnerships  
North End Farmers' Market, Middletown
4. Leveraging Community Resources  
Farmers' Market on The Green, Waterbury

## Building a Foundation

City Farmers' Markets, New Haven

### Market History

From its beginning, CitySeed has worked to overcome the challenges urban residents encounter in accessing local, healthy food while supporting the viability of farming in Connecticut. In fact, it began as a group of 4 neighbors interested in starting a producer-only farmers' market in their neighborhood, Wooster Square, where it was easy enough to find pizza and pasta, but next to impossible to locate a fresh tomato, never mind one grown locally. CitySeed was incorporated in 2004 and started its first farmers' market that year. In 2005, CitySeed worked with community members to launch three additional farmers' markets: Downtown, in Fair Haven and at Edgewood Park. In 2010, CitySeed will launch the pilot season of the Hill Farmers' Market, also located in New Haven.

On June 4, 2005, City Farmers' Market Wooster Square became the first farmers' market in the state to accept SNAP through EBT. Today, all five of CitySeed's farmers' markets accept SNAP and a variety of other food assistance benefits.

On June 4, 2005, City Farmers' Market Wooster Square became the first farmers' market in the state to accept SNAP (then called Food Stamps) through Electronic Benefit Transfers (EBT). CitySeed worked in collaboration with the Connecticut Department of Social Services and the Department of Agriculture to pilot the use of a card reader for SNAP benefits and used this experience to help other farmers' markets accept and encourage SNAP redemption. Today, all five of CitySeed's farmers' markets accept SNAP and a variety of other food assistance benefits.

### Data

At the height of the 2009 season of City Farmers' Markets, weekly market attendance numbers 1,000 people at Wooster Square (WS), 500 at Edgewood Park (EP) and Downtown (DT) and 300 at Fair Haven (FH). The typical number of vendors is 25-30 at WS, 10 at EP and DT, and 5 at FH. WS and EP are in wealthier

neighborhoods surrounded by lower income neighborhoods. DT is in the heart of a vibrant downtown area and draws people who work in nearby office buildings as well as SNAP customers who utilize public transportation. FH is in a low-income, mostly Hispanic neighborhood.

CitySeed analyzes and promotes the economic impact of its network of farmers' markets on the Greater New Haven community and on the participating vendors. CitySeed staff believes that the financial success of participating vendors is a good strategy for promoting farm viability. They've calculated the estimated economic impact of the 2005 season of the farmers' markets to be \$1,005,481, \$1.6 million for the 2007 season (an increase of 60% since 2005!), and at least \$1.75 million in 2009.<sup>14</sup> City Farmers' Market vendors took in approximately \$1 million in gross sales during the 2009 season.

In addition to analyzing the economic impact of its markets, CitySeed closely monitors the redemption of food assistance benefits. During the 2009 regular market season, \$1 in every \$5 spent on fruits and vegetables was paid for with a food assistance benefit. Almost \$90,000 in Farmers' Market Nutrition Program (FMNP) coupons for at-risk Women, Infants and Children (WIC), low-income seniors and SNAP benefits was redeemed in 2009. Of all the FMNP coupons redeemed across Connecticut, 10% were redeemed by farmers in New Haven selling at City Farmers' Markets even though CitySeed's markets represent just 4% of the eligible farmers' markets! While FMNP redemption is very high at CitySeed's markets, SNAP redemption has been more of a challenge as can be seen in Table 1 below.

**Table 1.**  
**City Farmers' Market SNAP Redemption**

Year	Amount Redeemed	Percent Increase or Decrease
2005	\$650	N/A
2006	\$1,500	131% increase
2007	\$1,200	20% decrease
2008	\$2,200	83% increase
2009	\$6,000	173% increase

<sup>14</sup> This calculation is based on SEED, the Sticky Economic Evaluation Device, developed by the Economics Institute and housed at Loyola University New Orleans, [www.marketumbrella.org](http://www.marketumbrella.org)

## Process of Accepting SNAP

All City Farmers' Markets have signage that indicates the acceptance of EBT as well as FMNP (WIC). SNAP recipients go to the CitySeed table to swipe their EBT card and receive \$1 wooden tokens. These tokens can be used for all SNAP-eligible items sold at the market. CitySeed provides all vendors with cheat sheets that help them ensure compliance with federal SNAP purchasing guidelines (see Appendix B). Other forms of market money are available at the market, including wooden tokens purchased with debit or credit cards, which do not have the same restrictions as SNAP.

When CitySeed began accepting SNAP in 2005, staff purchased a Link Point LP 9100. When this machine stopped working in October 2009 it was replaced with a Verifone Nurit 8020. CitySeed uses Cardservice International and First Data Independent Sales to accept EBT, debit and credit cards. While an early provider of wireless EBT terminals, First Data Independent Sales has not recently focused their business model on serving farmers' market clients. There are now other service providers with programs more tailored to the farmers' market community.

CitySeed covers all fees associated with wireless terminal transactions by charging a sliding surcharge on debit and credit transactions. The surcharge depends on the amount of tokens being purchased. For example, \$10 of tokens results in a surcharge of \$1, while a \$40 purchase has a \$2 surcharge. The maximum surcharge is \$3.50 (for purchases of \$100 or more), but there is no maximum on how much a person can buy. No fee is charged for EBT transactions.

Due to technical issues, CitySeed's Verifone Nurit 8020 does not currently accept EBT. CitySeed has been instead using manual EBT vouchers through a free, wired terminal from the State of Connecticut through JP Morgan. This Verifone Vx510 allows CitySeed to clear manual vouchers in a location with electricity and a phone line after the farmers' market has concluded.

CitySeed uses wooden tokens with 2 different designs—one for EBT (\$1 increments only) and one for debit or credit (\$1 and \$5 increments). At the end of each market, each vendor receives a check-out form (see Appendix C). This form includes the vendor's weekly market fee (a percentage of their gross sales that day) and their coin count by type. CitySeed verifies the coin count and reimburses the vendor the appropriate amount of cash. This process allows CitySeed to keep a record of how much SNAP is spent at each market.

## Process of Collecting Data

As indicated above, CitySeed requires each vendor to count the EBT tokens used at their stall. Following the conclusion of the market, all data is entered into a spreadsheet giving CitySeed the ability to analyze data by sales type, individual day, market, or vendor.

CitySeed's wired and wireless terminals both provide a record of transactions in the batch report printed at the end of every day. This report provides information on every EBT transaction and its corresponding amount.

## Challenges with SNAP

CitySeed deals with two types of challenges: technology and marketing.

CitySeed's biggest technological challenge with SNAP has been working with their wireless terminal service provider. Without a working wireless terminal, transactions take more time and more steps to complete for customers and staff.

CitySeed's biggest technological challenge with SNAP has been working with their wireless terminal service provider. At this time, CitySeed owns a Verifone Nurit 8020, which can only accept credit cards. Without a working wireless terminal, transactions take more time and more steps to complete for customers and staff.

CitySeed has also encountered a marketing challenge related to SNAP redemption at farmers' markets. According to *City Scape: Community Perspectives on Nutritional Social Marketing*, a research paper completed in 2010 by a graduate school team at the Yale School of Epidemiology and Public Health (EPH), "Challenges that could affect the redemption of SNAP benefits at the farmers' market include: accessibility to markets, perceived quality of produce, unfamiliarity and lack of information about farmers' market environment and food, and cost."

According to EPH team, when participants in small focus groups were asked, "What would make you more likely to visit a farmers' market to purchase your produce?" a majority of participants indicated that if EBT were accepted, this would increase the likelihood of them visiting a farmers' market to purchase their fruits and vegetables. When the EBT team informed the participants that all of the CitySeed farmers' markets

accept SNAP through EBT, most of the participants revealed that they were unaware of this fact.

While CitySeed advertises that it accepts SNAP in all print ads and fliers, participants had suggestions of their own to improve the penetration of the message. The participants suggested a plethora of radio stations and the local cable access channel. Participants also suggested that CitySeed could partner with organizations that are already established in the communities where SNAP recipients are active. Additionally, advertisement on buses was strongly supported.

## Challenges with Collecting Data

New employees at vendors' market stands make it difficult for CitySeed to collect data on food assistance redemption. Educating new vendors and the employees of existing vendors is of utmost importance to the CitySeed's market manager. Market management has created a "cheat sheet" that is handed out each market so that vendors can tell the difference between each type of food assistance benefit and record them appropriately. (See Appendix B)

## Responding to Community Needs

Billings Forge Farmers' Market, Hartford

### Market History

The Billings Forge Farmers' Market began in 2007 on Thursday afternoons in the parking lot of the Firebox Restaurant on Broad Street in the Frog Hollow neighborhood of Hartford. Firebox Restaurant makes special efforts to source its food locally so there was an immediate connection.

In its second year, the Billings Forge Farmers' Market was held on both Thursdays and Mondays. It relocated to the grass courtyard on the north side of Billings Forge, a multi-functional community building with residences, classrooms, community rooms, and the Firebox Restaurant.

During this second season, the Thursday market grew from four vendors to a dozen, while the Monday market struggled to maintain a consistent number of vendors and customers. At this time, the market procured a terminal to enable it to accept credit, debit, and EBT. This change helped raise sales for vendors and the market by almost \$5,000, including over \$300 in SNAP.

In 2009 the Billings Forge Farmers' Market opened on the last Thursday in April and went through the last week of October. With 11 full time vendors, an additional 6 part-time seasonal vendors, two non-profits, and one resident selling hand made goods (jewelry, knit blankets, bags), sales averaged \$3,000 to \$4,500 each week. Attendance varied from 125 to 300 depending on weather.

### Data

2007 sales totaled \$24,266 for 15 weeks with roughly 6 full time vendors.

In 2008, the year in which Billings Forge received an EBT terminal, sales increased by almost \$5,000, including \$360 in SNAP.

As indicated in the section above, 2009 saw an increase in both vendors and revenue with 11 new vendors, revenue for the year totaling over \$72,000 and EBT redemption at \$1,235. Billings Forge was one of the recipients of a \$5,000 grant from the Wholesome Wave Double Value Coupon Program in 2009, which helped increase SNAP redemption as seen below.

**Table 2.**  
**Billings Forge Farmers' Market SNAP Redemption**

Year	Amount Redeem	Percent Increase or Decrease
2008	\$360	N/A
2009	\$1,235	243% increase

### Process of Accepting SNAP:

The Billings Forge Farmers' Market uses a wired terminal since they have outdoor access to an electrical outlet and a phone line.

The Billings Forge Farmers' Market has outdoor access to an electrical outlet and a phone line, allowing the market to use a wired EBT terminal.

The market has a Verifone Nurit 2085 from Integrity Payment Systems. Fees for use of the machine are paid for monthly using funds derived from vendor fees. The machine also accepts debit and credit cards. The market is happy with the service provided and would recommend Integrity Payment Systems to other farmers' markets. Market management has completed manual transactions satisfactorily on this machine as well.

Customers needing to use credit, debit or EBT to shop at the market come to the clearly marked Billings Forge table. After the card is swiped, for whatever dollar amount they wish, customers are given the equivalent dollar amount in wooden tokens. SNAP tokens are slightly different from credit/debit tokens, allowing the market to better track types of sales and ensure that SNAP is only used for federally approved items. Customers can use their tokens to shop at any of the vendors' stalls. Remaining tokens can be used at subsequent markets.

When the market ends for the day, market management collects back all redeemed tokens from each vendor. Vendors receive a receipt at that time and are cut a check for the total amount redeemed at the end of the month. Farmers at this market feel that accepting EBT has increased their sales.

## Process of Collecting Data

Market management tracks EBT sales from the list on the batch report printed from the wired terminal at the end of each market day. The produce farmers tend to do a little better than the dairy, cheese, and meat farmers. Farmers with bilingual employees have the highest redemption of SNAP. The receipt handed out each week breaks down the WIC and Senior Farmers' Market Nutrition Program coupons as well as EBT sales so market management can keep track of what food assistance benefits are being redeemed at the market.

Vendors pay a percentage of their sales to the market as part of the fee structure. This helps market management keep track of the economic impact the market has on the neighborhood.

## Challenges with SNAP

Billings Forge Farmers' Market does quite a bit of outreach to the community about EBT at farmers' markets. They also work with FoodShare, the regional food bank for Hartford and Tolland counties, and others to share with their market-goers that EBT is accepted at the farmers' market. Billings Forge operates programs to educate people and raise awareness about the fight against hunger.

There is still a notion that farmers' markets are expensive and not all feel welcome. Large signs are placed around the neighborhood on market days listing some of the items that will be sold and at what price, which has encouraged more people to shop at the market.

Billings Forge Farmers' Market posts information on the markets in English and Spanish at nearby senior housing complexes and other Housing and Urban Development (HUD) apartments. Posters are also placed in many of the local stores, health clinics, WIC offices and partner nonprofit locations.

Market management reports that after talking with people in the community there is still a notion that farmers' markets are expensive and not all feel welcome. Large signs are placed around the neighborhood on market days listing some of the items that will be sold and at what price, which has encouraged more people to shop at the market.

According to market management, one of the most effective ways to advertise that EBT is accepted at CT farmers' markets would be through a billboard or bus advertising campaign.

## Challenges with Collecting Data

Billings Forge Farmers' Market did not indicate they were experiencing any challenges in collecting data on their SNAP program.

## Forming Partnerships

North End Farmers' Market, Middletown

### Market History

The North End Farmers' Market was started in July 2009 by the North End Action Team (NEAT). The average number of vendors during the height of the season was 3. The market was open every Friday from 10 a.m. to 2 p.m. from July through October. Market management expects the 2010 market will expand to include 5 or 6 vendors.

### Data

The redemption of SNAP in 2009 was approximately \$200 (roughly 60 separate transactions). As this was the first season of the market, there is no other data.

### Process of Accepting SNAP

As a new market, the number of people using EBT was limited and so did not require an elaborate processing system. SNAP recipients would come through the market and pick out what they wanted to buy. Vendors would write out receipts. Market management took the receipts and swiped the EBT card at the wired terminal.

All sales were logged in a book. The market manager kept track of the dollar amounts redeemed, vendor name, date and transaction number. Vendors were reimbursed weekly by market management based on information recorded in the logbook.

Maximizing their busy urban location, market management collaborated with the staff at the health food store next door to the market. The store allowed the farmers' market to use their phone line and electrical outlet to use the wired EBT terminal. The North End Farmers' Market uses a wired Verifone obtained through JP Morgan Chase.

### Process of Collecting Data

North End Farmers' Market tracks SNAP data from the batch reports from the wired EBT terminal. The logbook allows market management to keep track of how much each farmer redeems in SNAP.

This year, the market is anticipating a jump in sales and will switch to using the wooden market token system for SNAP, while keeping the partnership with the store for use of their electricity and extra phone line for the terminal.

The North End Farmers' Market collaborated with the staff at the health food store next door. The store allowed the farmers' market to use their phone line and electrical outlet for the wired EBT terminal. Consequently, both the market and the store increased sales.

### Challenges with SNAP

A big challenge for the North End Farmers' Market is getting the word out that they accept SNAP. In 2009, a banner was installed on the building where the market was run advertising the market day, time, WIC acceptance and EBT acceptance. The market was also advertised through local news blogs and through the North End Action Team's newsletter, which was delivered door to door in the immediate neighborhood.

Market management identified food familiarity as a barrier. Many people came to the market expecting bananas, mangoes, and other fruits not grown in CT. Vendors helped mediate this issue by offering samples, helping market-goers feel more comfortable with items they had never tasted before.

Market management intends on working with more partners in the future, such as the Community Health Center as well as the nearby WIC office and DSS office to increase the marketing of the SNAP program. They are also working with the nearby senior centers to get more seniors with Farmers' Market Nutrition Program coupons to attend the market. There will also be a staff member at the market at all times this year, under a tent, doing outreach and education about the variety of payment options that exist at the market (SNAP, FMNP, SENIOR, WIC).

# Leveraging Community Resources

## Farmers' Market on The Green, Waterbury

### Market History

Farmers' Market on The Green started in 2005 under the umbrella of Main Street Waterbury, a quasi-public non-profit entity that is part of the Waterbury Chamber of Commerce. Former Market Master Marianne Vandenburg thought that the Waterbury Green was the ideal location to start a farmers' market in Waterbury. In 2008, Farmers' Market on The Green became a project of Brass City Harvest. The market now includes chef demonstrations, SNAP education, lead screening, blood pressure screening, nutrition education, and live entertainment.

The average number of vendors at the 2009 Farmers' Market on The Green was 7. The market was held weekly from the second Thursday of July until the last Thursday of October from 11:00 a.m. to 3:00 p.m.

Waterbury has two additional farmers' markets, the Fulton Farmers' Market and the River-Baldwin Market.

### Data

Market management reported that 2009 attendance and revenue was below average, due in part to the economy and also to the awful weather. Farmers' Market on The Green averaged 400 people per market day (based on hourly counts) during July and August, but numbers dropped after Labor Day to scarcely 200 per day.

SNAP redemption at Farmers' Market on The Green in 2006 (the first year EBT was accepted) reached \$100. SNAP redemption rose to \$669 in 2007 and rose again in 2008 to \$1,200. SNAP redemption plummeted to less than \$100 in 2009.<sup>15</sup>

**Table 3.**  
**Farmers' Market on The Green SNAP Redemption**

Year	Amount Redeemed	Percent Increase or Decrease
2006	\$100	N/A
2007	\$669	569% increase
2008	\$1200	79% increase
2009	< \$100	92% decrease

<sup>15</sup> Because of the change in management from the Waterbury Chamber of Commerce to Brass City Harvest, Farmers' Market on The Green spent much of the season re-registering with the USDA's Food and Nutrition Services (FNS) and so had limited SNAP redemption.

### Process of Accepting SNAP

In 2005, the Connecticut Department of Agriculture's marketing personnel connected Farmers' Market on The Green with the USDA and the Connecticut Department of Social Services (DSS).

The market was set up to accept SNAP through the manual voucher system. Since 2006, Farmers' Market on The Green has purchased two wireless terminals. The first terminal was purchased from an out-of-state company whose merchandise was old technology and was "out of service" within one month of purchase. The second wireless terminal has had its share of problems as different carriers have tried unsuccessfully to provide service that links to the DSS mainframe (the listing of CT SNAP clients and accounts), which has requirements for encryption, privacy and security protocol.

During the brief moments when the wireless terminal worked, market management accepted EBT, credit and debit cards. While they intend to try to use the wireless terminal during the 2010 season, pending successful reprogramming, they will only be accepting EBT and debit cards. Credit cards have a higher fee structure than EBT and debit cards, and proved too much to incorporate into the parent nonprofit's budget. Market management did not want to ask farmers to share the costs. Market management has, on occasion, charged market patrons for using credit and debit cards.

According to Farmers' Market on The Green, manual vouchers are still the tried and true system, although an inconvenience to customers who need to wait while staff call in the request for funds and receive an authorization number.

According to market management, manual vouchers are still the tried and true system, though an inconvenience to customers who need to wait while staff call in the request for funds and receive an authorization number. This phone call can be difficult, as the market is located on a busy street. With the manual voucher system, all EBT purchases are entered into the state issued wired

terminal once the market is over. The benefit to the state issued wired terminal is the lack of fees for use of EBT. The market has utilized Integrity Payment Systems on the wireless terminal as well since they have deemed their service is acceptable and their prices (cellular charges for wireless unit, statement costs, etc.) are comparable to other providers.

The market swipes EBT, credit and debit cards in exchange for tokens, which can be used at any vendor's stall. EBT tokens are marked differently from credit and debit tokens. This system necessitates keeping approximately 300 tokens on hand. Each week management collects the tokens and pays the vendors directly from the market operating account. This system eliminates any paperwork for the vendors. Market management expressed some frustration with the time and attention this system requires.

The Brass City Harvest's Licensed Clinical Social Worker conducts SNAP pre-screenings and provides access for indigent (often homeless) clients to sign up for SNAP. They have enjoyed great success in having a social worker at every market.

## Process of Collecting Data

Market management collects the copies of manual vouchers to determine how many SNAP benefits are utilized. They compare this with an accounting of the reimbursements to farmers in order to record how much SNAP was redeemed at each market. At market season's end, management can tell which vendors had the highest rate of SNAP reimbursements based on the payments to them.

Anecdotally, market management shared that they know which two vendors redeem the most SNAP benefits because their farm trucks are located right in front of the market management tent and often have long lines.

Market farmers are excellent sources of nutritional information, and most are experienced cooks who can pass along simple recipes to clientele. One of the vendors grows herbs and small vegetable plants. She often shares her knowledge of how to use her products.

## Challenges with SNAP

Market management indicated that POS terminal technology is their number one issue. Conversely, they

view SNAP as a market asset that drives additional business to the farmers, and so are committed to finding a system that works.

Customers sometimes find it difficult to plan their purchases so that they encumber enough or, conversely, not too much of their benefits for their shopping needs. Customers who encumber too much of their EBT benefits and are given tokens don't always understand that they have only until the end of October to utilize those tokens or they have to wait until the next season.

The market advertises SNAP in display ads, in flyers, on the radio, and during cable television shows. They have a large banner that is displayed at the market management's table. While fliers and local cable television broadcasts on the community service station are free of charge, display ads are costly (averaging \$350 per ad) if done in black and white. Color ads are as much as \$490 in the local newspaper with a mid-week run, according to market management.

Citing public transportation as one of the biggest barriers in Waterbury, market management explains that it is costly and cumbersome for the typical SNAP customer to travel to the market. Many neighborhoods in the area are two to three bus rides away. According to market management, Waterbury has been noted as having poor (and expensive) public transportation options.

One of the other barriers in encouraging SNAP clients to shop at the market is overcoming the perception that the market is too expensive. Market management believes that more intense public education is needed to convince SNAP recipients that they can help the local economy and get the best produce from local growers.

The Brass City Harvest's Licensed Clinical Social Worker conducts SNAP pre-screenings and provides access for indigent (often homeless) clients to sign up for SNAP. The market has a great deal of promotional material and collateral from the USDA and utilizes it as part of their SNAP education program. They have enjoyed great success in having a social worker or social worker intern at every market to ask people if they have SNAP or would like to see if they are eligible.

## Challenges with Collecting Data

Market management indicated that farmers are not forthcoming with information about WIC and Senior Farmers' Market Nutrition Program coupons. Farmers will describe to market management how redemption compares with previous years and what percentage of their sales are paid for with food assistance benefits, but will not share actual amounts.

## Resources

### **CitySeed**

817 Grand Avenue, No. 101  
New Haven, CT 06511  
203-773-3736  
<http://www.cityseed.org>

### **Farmers' Market Resource Center at buyCTgrown.com**

Find this report and other resources for market managers, including a forum where market managers can pose questions about SNAP programs and other important market issues.  
<http://www.buyCTgrown.com/marketmanagers>

### **USDA Food and Nutrition Service (FNS)**

Apply online for an FNS number in order to be able to accept SNAP at your farmers' market.  
<http://www.fns.usda.gov/snap/ebt/fm.htm>  
Learn about EBT Equipment Options  
[http://www.fns.usda.gov/snap/ebt/fm-scrip-EBT\\_Equipment.htm](http://www.fns.usda.gov/snap/ebt/fm-scrip-EBT_Equipment.htm)

### **USDA SNAP Services, Maria Schamberger**

Talk one on one with this representative of the USDA on EBT and SNAP related matters, including the submission of the Food and Nutrition Service's SNAP application.  
518-431-4274, [maria.schamberger@fns.usda.gov](mailto:maria.schamberger@fns.usda.gov)

### **USDA's Supplemental Nutrition Assistance Program (SNAP) at Farmers Markets: A How-To Handbook.**

This is an excellent resource for those new to accepting SNAP at farmers' markets.  
<http://www.ams.usda.gov/AMSV1.0/ams.fetchTemplateData.do?template=TemplateJ&page=WFMPublications>

### **Connecticut SNAP Services, Kristin Krawetzky, CT EBT Supervisor**

860-424-5756, [kristin.krawetzky@ct.gov](mailto:kristin.krawetzky@ct.gov)

### **Connecticut Department of Agriculture, Richard Macsuga**

Find out more about WIC and Senior FMNP coupons as well as the New WIC Fruit and Vegetable Checks.  
860-713-2544, [richard.macsuga@ct.gov](mailto:richard.macsuga@ct.gov)

### **Farmers Market Coalition Resource Library**

Find more information on vouchers, EBT, and credit cards.  
<http://farmersmarketcoalition.org/resources/home/list/resource-library/2-vouchers-ebt-credit-cards>

### **Sticky Economic Evaluation Device (SEED)**

This is one of the best ways to calculate the market's economic impact on the community.  
<http://www.marketumbrella.org/index.php?page=seed>

### **SNAP Education**

University of Connecticut  
<http://www.canr.uconn.edu/ahs/SnapEd/>

### **Free, Wired EBT Terminals**

JP Morgan Chase  
Todd McEwan, JP Morgan Retailer Support  
413-642-0361  
To order manual vouchers: 800-350-8533

## **Connecticut Department of Social Services (DSS)**

### *Northern Region*

Hartford Regional Office: serving Avon, Bloomfield, Canton, East Granby, Farmington, Granby, Hartford, Newington, Rocky Hill, Simsbury, Suffield, West Hartford, Wethersfield, Windsor, and Windsor Locks  
<http://www.ct.gov/dss/cwp/view.asp?a=2445&q=309058>

Manchester Sub-Office: serving Andover, Bolton, East Hartford, East Windsor, Ellington, Enfield, Glastonbury, Hebron, Manchester, Marlborough, Somers, South Windsor, Stafford, Tolland, and Vernon  
<http://www.ct.gov/dss/cwp/view.asp?a=2445&q=309060>

New Britain Sub-Office: serving Berlin, Bristol, Burlington, New Britain, Plainville, Plymouth, and Southington  
<http://www.ct.gov/dss/cwp/view.asp?a=2445&q=309062>

Willimantic Sub-Office: serving Ashford, Brooklyn, Canterbury, Chaplin, Columbia Coventry, Eastford, Hampton, Killingly, Mansfield, Plainfield, Pomfret, Putnam, Scotland, Sterling, Thompson, Union, Willington, Windham, and Woodstock  
<http://www.ct.gov/dss/cwp/view.asp?a=2445&q=309064>

### *Southern Region*

New Haven Regional Office: serving Ansonia, Bethany, Branford, Derby, East Haven, Hamden, Milford, New Haven, North Branford, North Haven, Orange, Seymour, Shelton, Wallingford, West Haven, and Woodbridge  
<http://www.ct.gov/dss/cwp/view.asp?a=2445&q=309946&PM=1>

Norwich Regional Office: serving Bozrah, Colchester, East Lyme, Franklin, Griswold, Groton, Lebanon, Ledyard, Lisbon, Montville, New London, North Stonington, Norwich, Preston, Salem, Sprague, Stonington, Voluntown, and Waterford  
<http://www.ct.gov/dss/cwp/view.asp?a=2445&q=314878&PM=1>

Middletown Regional Office: serving Chester, Clinton, Cromwell, Deep River, Durham, East Haddam, East Hampton, Essex, Guilford, Haddam, Killingworth, Lyme, Madison, Meriden, Middlefield, Middletown, Old Lyme, Old Saybrook, Portland, and Westbrook  
<http://www.ct.gov/dss/cwp/view.asp?a=2445&Q=317272&PM=1>

### *Western Region*

Bridgeport Regional Office: serving Bridgeport, Easton, Fairfield, Monroe, Norwalk, Stratford, Trumbull, Weston, and Westport  
<http://www.bridgeportct.gov/SocialServices/Pages/SocialServices.aspx>

Stamford Regional Office: serving Darien, Greenwich, New Canaan, Stamford, and Wilton  
<http://www.cityofstamford.org/content/25/50/260/95932/95965.aspx>

Waterbury Regional Office: serving Beacon Falls, Cheshire, Middlebury, Naugatuck, Oxford, Prospect, Southbury, Waterbury, Watertown, and Wolcott  
[http://www.ctdol.state.ct.us/contactinfo/ctworks/WTBY\\_Info.htm](http://www.ctdol.state.ct.us/contactinfo/ctworks/WTBY_Info.htm)

Danbury Regional Office: serving Bethel, Bridgewater, Brookfield, Danbury, New Fairfield, New Milford, Newtown, Redding, Ridgefield, and Sherman  
<http://www.ci.danbury.ct.us/content/41/188/227/default.aspx>

Torrington Regional Office: serving Barkhamsted, Bethlehem, Canaan, Colebrook, Cornwall, Goshen, Hartland, Harwinton, Kent, Litchfield, Morris, New Hartford, Norfolk, North Canaan, Roxbury, Salisbury, Sharon, Thomaston, Torrington, Warren, Washington, Winchester, and Woodbury  
[http://www.ctdol.state.ct.us/contactinfo/ctworks/WTBY\\_Info.htm](http://www.ctdol.state.ct.us/contactinfo/ctworks/WTBY_Info.htm)

## Glossary

**FNS** - Food and Nutrition Services, the department of the United States Department of Agriculture that facilitates the Supplemental Nutrition Assistance Program (SNAP) as well as other food assistance benefits redeemed at farmers' markets

**SNAP** - Supplemental Nutrition Assistance Program, a federal benefit program run by the United States Department of Agriculture that provides vouchers for food to low-income people

**EBT** - Electronic Benefit Transfers, the system that allows SNAP benefits to be redeemed via an electronic card similar to a debit card

**Scrip** - The paper receipt, wooden or plastic token given to a SNAP customer after they swipe their EBT card; can be used like cash at the market in exchange for appropriate food items

**POS Terminal** - Point of Sale terminal that can accept EBT cards; some POS terminals can also accept credit and/or debit cards

**Wired EBT Terminal** - POS terminal that requires electricity and a phone line to operate; can be used with a Manual EBT Voucher system when there is not immediate access to electricity and a phone line

**Wireless EBT Terminal** - Hand held POS terminal that can be operated without a phone line where there is cellular coverage

**Manual EBT Voucher** - A carbon copy form signed by the EBT cardholder that allows market management to accept EBT benefits through telephone verification; used most often with markets that have a wired terminal but no immediate access to electricity/phone line or when wireless terminals are not operational

**Connecticut Department of Social Services (DSS) Mainframe** - the system that provides data processing support for determination of client eligibility, benefit calculation and issuance, financial accounting, and management reporting

**Third Party Processor** - A fee-for-service company that provides POS terminals and transaction services; there are many TPPs and markets are encouraged to "shop around" before settling on the right TPP

## Appendix

- A. A Comparison of Third Party Processors.
- B. City Farmers' Market Vendor Cheat Sheet for Market Money.
- C. City Farmers' Market Vendor Check-Out Form.

## Appendix A. CitySeed's Comparison of Third Party Processors.

To help decide which terminal and service provider to utilize, the market management overseeing City Farmers' Markets in New Haven created this table to compare costs from some Third Party Processors. Monthly fees are the same regardless of whether a market purchases or rents a terminal. Please note that each terminal and service provider are considered Third Party Processors (TPP) and that there are many more from which to choose. Please see the Introduction section of this document for more information on TPP.

This is not a comprehensive list and is subject to change. Be sure to contact terminal service providers directly with questions and about current service plans. It is very important to thoroughly read through any legally binding documents, such as contracts with wireless terminal service providers. Be sure to understand exactly what your contract entails and what you are getting in return for fees and payments. If necessary, seek legal counsel prior to signing contracts.

Terminal Provider / Service Provider	Card Service International / First Data	E-funds / FIS	Total Merchant Service / Merchant Source	TX Direct / ePayment America
Sample Terminal	Verifone Nurit 8020	Verifone Vx610	Verifone Nurit 8000	Blue Bamboo H50
Buy	~ \$900 (includes shipping)	\$1,200	\$895 (includes shipping)	
Lease	\$50 / month		\$30 / month	\$69-\$79 / month
Monthly Customer Service Fee	\$10.00		\$10.00	
Monthly Wireless Fee	\$19.99	\$45.00	\$18.95	
Credit Card Monthly Minimum Fee	\$30.00	\$15.00	\$25.00	\$25.00
Credit Card Qualified Rate Fee	1.69%	1.75%	1.78%	1.79%
Credit Card per Transaction Fee	\$0.35	\$0.22	\$0.35	\$0.20
Debit Card per Transaction Fee	\$0.35	\$0.40	\$0.35	\$0.20
EBT per Transaction Fee	\$0.35	\$0.15	\$0.10	\$0.35
Merchant Statement Fee	\$9.95			\$7.95
Batch Closure Fee	\$0.40	\$0.25	\$0.25	\$0.10

Data collected by CitySeed in 2009

# CitySeed Farmers' Market Cheat Sheet

## CitySeed Market Coins



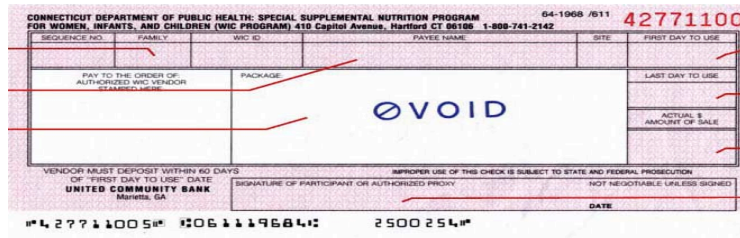
- ALL PRODUCTS ✓
- Change OK ✓

## EBT/Food Stamp Coins



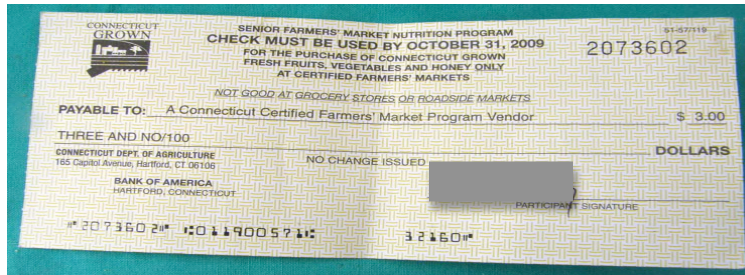
- ALL FOOD PRODUCTS ✓
- SEEDS & SEEDLINGS ✓
- NO Flowers, Dog Biscuits ✗
- NO Change ✗

## NEW! WIC Fruit & Vegetable Checks



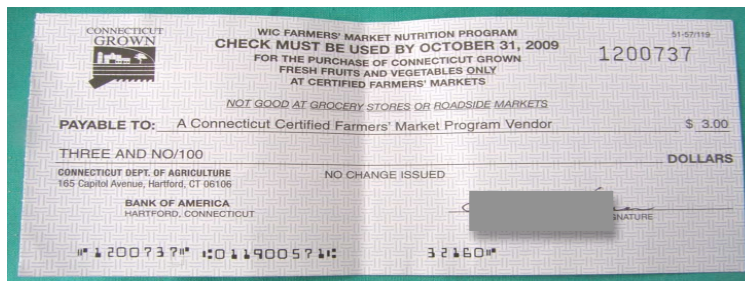
- FRESH FRUITS & VEGETABLES ✓
- NO White Potatoes ✗
- NO Herbs, Spices, or Garlic ✗
- NO Change ✗

## WIC Farmers' Market Nutrition Program (FMNP) Coupons (Green for 2010 season)



- FRESH FRUITS & VEGETABLES ✓
- NO Honey ✗
- NO Change ✗

## Senior FMNP Coupons (White for 2010 season)



- FRESH FRUITS & VEGETABLES ✓
- HONEY ✓
- NO Change ✗

## CitySeed Coupons + anything else you do not recognize



**SEND CUSTOMER TO CITYSEED TENT**

Appendix C. City Farmers' Market Vendor Check-Out Form. Page 1 of 2.

Vendor Name: \_\_\_\_\_

Data from today: 6/5/10

**WIC FMNP coupons (green)** - number collected: \_\_\_\_\_

**Senior FMNP coupons (white)** - number collected: \_\_\_\_\_

**WIC Fresh Fruit & Vegetable Checks (red)** - total **value** collected: \_\_\_\_\_

\_\_\_\_\_ 1. **EBT/Food Stamp Coins** - total value collected

\_\_\_\_\_ 2. **Credit Card Coins** - total value collected (Number of \_\_\_\_\$1 and \_\_\_\_\$5 coins)

\_\_\_\_\_ **TOTAL reimbursement** for today's market (lines 1 + 2)

Reimbursement paid CitySeed's initials \_\_\_\_\_

Vendor's initials \_\_\_\_\_

New produce/items for next week:

CitySeed keeps top portion  
Vendor keeps bottom portion

Vendor Name: \_\_\_\_\_

**WIC FMNP coupons (green)** - number collected: \_\_\_\_\_

**Senior FMNP coupons (white)** - number collected: \_\_\_\_\_

**WIC Fresh Fruit & Vegetable Checks (red)** - total **value** collected: \_\_\_\_\_

\_\_\_\_\_ 1. **EBT/Food Stamp Coins** - total value collected

\_\_\_\_\_ 2. **Credit Card Coins** - total value collected (Number of \_\_\_\_\$1 and \_\_\_\_\$5 coins)

\_\_\_\_\_ **TOTAL reimbursement** for today's market (lines 1 + 2)

Reimbursement paid CitySeed's initials \_\_\_\_\_

Vendor's initials \_\_\_\_\_

Appendix C. City Farmers' Market Vendor Check-Out Form. Page 2 of 2.

Outstanding market fees



Date: June 5, 2010

Hello!

Thank you for participating in City Farmers' Markets! Please make out a payment to CitySeed based on your gross sales at each of the markets you participated in during the last week. The chart below can be used to figure out your payment for each market:

<u>BAND</u>	<u>WEEKLY GROSS</u>	<u>FEE</u>
MM	Missed Market	\$9
A	Up to \$300	\$10
B	\$301 - 600	\$18
C	\$601 - 900	\$27
D	\$901 - 1200	\$36
E	\$1,201 - 1500	\$45
F	\$1501 or more	\$50

Please fill out both forms below and the backside and return **before you leave the market:**

Vendor Name: \_\_\_\_\_

Wooster Square      Date: \_\_\_\_\_ Fee: \_\_\_\_\_ Band:\_\_\_\_  
 Edgewood Park      Date: \_\_\_\_\_ Fee: \_\_\_\_\_ Band:\_\_\_\_  
 Downtown            Date: \_\_\_\_\_ Fee: \_\_\_\_\_ Band:\_\_\_\_  
 Fair Haven            Date: \_\_\_\_\_ Fee: \_\_\_\_\_ Band:\_\_\_\_

Payment Received:  
 CASH \_\_\_\_\_  
 CHECK No. \_\_\_\_\_

TOTAL: \_\_\_\_\_

Initials  
 (CitySeed only)

Vendor Name: \_\_\_\_\_

Outstanding market fees

Date: June 5, 2010

Wooster Square      Date: \_\_\_\_\_ Fee: \_\_\_\_\_ Band:\_\_\_\_  
 Edgewood Park      Date: \_\_\_\_\_ Fee: \_\_\_\_\_ Band:\_\_\_\_  
 Downtown            Date: \_\_\_\_\_ Fee: \_\_\_\_\_ Band:\_\_\_\_  
 Fair Haven            Date: \_\_\_\_\_ Fee: \_\_\_\_\_ Band:\_\_\_\_

Payment Received:  
 CASH \_\_\_\_\_  
 CHECK No. \_\_\_\_\_

TOTAL: \_\_\_\_\_

Initials  
 (CitySeed only)

THANK YOU! HAVE A GOOD WEEK!





CitySeed

