

Alaska Farmers' Market - Quest Card Pilot Program 2011 Market Season



Report by:
Diane Peck, MPH, RD
Alaska Department of Health and Social Services
Obesity Prevention and Control Program

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Executive Summary

The Alaska Department of Health and Social Services (DHSS), Obesity Prevention and Control Program (OPCP) received funding from the Centers for Disease Control and Prevention (CDC) and partnered with the Department of Natural Resources Division of Agriculture, the DHSS Division of Public Assistance, and the University of Alaska Fairbanks Cooperative Extension Service, to pilot test a Food Stamp Electronic Benefit Transfer (EBT) program. Two farmers' markets, Homer Farmers' Market and Spenard Farmers' Market in Anchorage, accepted EBT cards during the May 2011 to October 2011 market season. The purpose of this program was to determine the feasibility of Alaskans using Food Stamp EBT cards (known as "Quest" cards in Alaska) at farmers' markets to make healthy, local foods more accessible to low income Alaskans and provide vendors with new sources of revenue.

Total expenses to implement the program at the two markets were \$9,621. Expenses included a wireless EBT machine, associated monthly bank fees, a part-time paid staff person, and miscellaneous items needed to implement the program. The OPCA paid \$10,400 for advertising expenses, which included a direct mailer to almost 13,000 Quest clients, printing for posters and handouts distributed to community agencies, and advertising of the program on Anchorage buses and newspapers in both communities.

Findings from the program include:

- 224 Quest transactions were made for a total of \$4,830 of Quest funds spent at the two markets. This was a new source of revenue for these markets.
- Over 100 low income Alaskans had greater access to fresh, local fruits, vegetables and other healthy foods.
- 152 debit transactions were made for a total of \$7,248. This is the first time either market has been able to accept debit cards.
- Over \$12,000 went to 69 Alaskan farmers and small businesses.
- Both markets stated the program was a success and would like to continue next year.
- The number of Quest customers reporting that they shopped at a farmers' market six or more times more than doubled from 2010 (29%) to 2011 (69%).
- The majority of Quest customers learned of the program at the farmers' market (33%) and/or by the direct mailer (33%).

Most farmers' markets in Alaska are run on a small budget by volunteers. Most farmers' markets do not have the readily available funds needed to implement a system to accept Quest or debit cards. We recommend expanding the Alaska Farmers' Market-Quest Card Program for the 2012 market season. The State of Alaska is in the unique position to provide funding and technical support to at least six markets. A new market should be able to implement a Quest EBT program for \$7,200. Funds should also be used to print and mail promotional flyers directly to Quest customers in each community with a market.

The Alaska Farmers' Market-Quest Card Program has identified steps to successfully implement a Food Stamp EBT card program at farmers' markets in Alaska. The program has shown that funding farmers' markets can increase access to fresh, healthy foods for low income Alaskans and improve access to new sources of revenue for farmers and local businesses.



Introduction

The adult obesity prevalence in Alaska has more than doubled from 13% in 1991¹ to 27% in 2010, with currently 67% of Alaska adults overweight or obese.² Almost 40% of Alaska children age 2-4 enrolled in the Women, Infants and Children (WIC) program are overweight or obese.³ The newest estimate of obesity-related medical costs for Alaska is \$459 million annually.⁴

To stem the rising rate of obesity and the associated health and chronic disease problems, many organizations are looking toward environmental and policy changes that support healthy behaviors. The Institute of Medicine⁵, the Centers for Disease Control and Prevention⁶, and the Robert Wood Johnson Foundation⁷ all recommend supporting farmers' markets to increase access to and availability of fruits and vegetables. Consumption of fruits and vegetables reduces the incidence of overweight and obesity.⁸ To improve access to farmers markets for low income children, families and seniors, most states have programs such as the WIC Farmers' Market Nutrition Program (FMNP) and the Senior FMNP.

Nationally, many farmers' markets accepted Food Stamps* until the implementation of the Electronic Benefit Transfer (EBT) card system. By 2004 all states had moved from Food Stamp paper coupons to the plastic EBT cards, which require a point-of-sale machine to process purchases.⁹ Most farmers' markets require a wireless machine since they do not have access to electricity and phone lines during the market. This system is difficult and expensive for farmers' markets to offer, and therefore, use of Food Stamps at farmers' markets dropped dramatically. With improvements in technology and assistance from outside organizations, the numbers of farmers' markets nationally accepting Food Stamps is growing.¹⁰

Prior to 2011 only one farmers' market in Alaska accepted Food Stamps using a wired machine and had a very limited number of Food Stamp customers (personal conversation with Calypso

*The USDA Food Stamp Program is now known as the Supplemental Nutrition Assistance Program (SNAP). Alaska continues to use the term "Food Stamps". The Alaska Department of Health and Social Services, Division of Public Assistance issues Food Stamp benefits via the Alaska Quest card.

Farms). The Alaska Department of Health and Social Services (DHSS), Obesity Prevention and Control Program (OPCP) received funding from the Centers for Disease Control and Prevention and partnered with the Department of Natural Resources, Division of Agriculture, the DHSS Division of Public Assistance, and the University of Alaska Fairbanks Cooperative Extension Service, to pilot test a Food Stamp EBT program using wireless EBT machines. Two farmers' markets, Homer Farmers' Market and Spenard Farmers' Market in Anchorage, accepted EBT cards during the May 2011 to October 2011 market season. The purpose of this program was to determine the feasibility of Alaskans using Food Stamp EBT cards (known as "Quest" cards in Alaska) at farmers' markets. A successful program could make healthy, local foods more accessible to low income Alaskans and increase farmers' and vendors' sales. In addition, wireless EBT machines can accept debit and credit cards as well as Quest cards, providing access to other sources of revenue for farmers' market.

The short range objectives of the Alaska Farmers' Market – Quest (Food Stamps) Card Pilot Program are to:

1. Research and test operational procedures necessary to implement a wireless Quest EBT program in farmers' markets.
2. Identify the actual costs associated with a farmers' market Quest EBT program.
3. Track the use of Quest and debit cards at the farmers' markets.
4. Identify effective marketing strategies to reach Alaska Quest card recipients.
5. Develop a guide on implementing a wireless Quest EBT program for use by other Alaska farmers' markets.

Mid-Range Objectives:

- Increase the number of markets accepting Quest EBT cards.
- Increase the number of people using Quest EBT cards at farmers' markets.
- Increase vendors' revenue from Quest EBT and debit cards.

Long-Range Objectives:

- Increase consumption of fruits and vegetables.
- Reduce overweight and obesity.

Program Description

Alaska Farmers' Market – Quest (Food Stamps) Card Pilot Program utilizes a token system for Quest and debit card customers. Food Stamp recipients use their Quest card to purchase tokens from the information booth at the farmers' market. Quest tokens are then used to purchase food items from participating vendors. Unused tokens can be returned for a Quest card refund. Any customer can use their debit card to purchase tokens. Debit tokens can be used to purchase any items at the market and the customer can receive change back. Nationally, the token system is widely used because the costs of maintaining, using and staffing the EBT machine are shared between vendors.

Homer and Spenard Farmers' Markets were chosen as pilot sites because both markets were interested in implementing food assistance programs and had identified people who could specifically work on this program. Homer Farmers' Market had a VISTA volunteer and Spenard Farmers' Market had received a Leadership Anchorage grant to provide someone to implement food assistance programs. Each market received assistance and funding from the Farmers' Market-Quest Card pilot program to pay for a wireless EBT machine and monthly bank fees. Program funds also purchased miscellaneous items needed to implement the program, such as tokens, banners, checks for vendor reimbursement, and EBT machine paper.

The State established a separate contract with the Alaska Farmers' Market Association (AFMA) to provide technical assistance to pay a part-time staff person at each market to run the EBT machine, recruit vendors, complete logs, and provide other assistance. Alaska Executive Search, a temporary work agency, was hired by the AFMA to provide payroll services, such as withholding taxes and coverage of Workers' Compensation.

Results

Expenditures

All items and expenses were tracked and reported to the OPCP. Total expenses for implementing the program at two markets were \$9,621. Table 1 shows the expenses for each market and total for the program.

Table 1: Market Expenses, 2011 Market Season

Expenses	HFM[^]	SFM[*]	Total
EBT machine and monthly bank fees	\$1,321	\$1,463	\$2,784
Market staff salary	\$2,205	\$2,587	\$4,792
Miscellaneous - tokens, printing, start-up items, etc.)	\$685	\$1,360	\$2,045
Total Expenses	\$4,211	\$5,410	\$9,621

[^]Homer Farmers' Market ^{*}Spenard Farmers' Market

The OPCP paid \$10,400 for advertising expenses to identify effective marketing strategies to reach Alaska Quest card recipients. This included a direct mailer to almost 13,000 Quest clients, printing for posters and handouts distributed to community agencies, and advertising of the program on Anchorage buses and newspapers in both communities.

Market Logs

For each market day, the market staff recorded information on Quest and debit purchases and vendor reimbursements on logs submitted to the OPCP. Table 2 shows the final tallies from the markets' logs. Findings include:

- 224 Quest transactions were made during the 2011 market season for a total of \$4,830 of Quest funds spent at the markets. This was a new source of revenue for these markets.
- 152 debit transactions were made for a total of \$7,248. This is the first time either market has been able to accept debit cards. Because each debit card transactions has an additional cost to the market, Homer Farmers' Market charged a \$2 fee to debit card users. Spenard Farmers' Market did not accept debit cards until the last 2 market days.
- 69 vendors received a total of \$12,093 from Quest or debit customers.

- For the last 2 market days, both markets utilized remaining project funds to pilot test an incentive program that matched Quest customers dollar-for-dollar up to \$20. Both markets saw an increase in the number of Quest customers on those days, with 60 Quest customers receiving \$929 in matching funds. Because incentive programs are typically run with funds outside of the market and the money is income for the vendors, incentive dollars are counted here as income.
- By adding Quest and debit dollars spent, debit fees, and incentive dollars, a grand total of \$13,283 was generated by the Farmers' Market-Quest Card Pilot Program for the two markets.

Table 2: Market Log Data, 2011 Market Season

	HFM[^] (28 market days)	SFM* (17 market days)	Total
Total number of new Quest customers	5	98	103
Total number of Quest transactions	33	191	224
Total Quest dollars spent at market	\$1,061	\$3,769	\$4,830
Total Incentive dollars spent at market *Incentive program was implemented for the last 2 market days.	\$56	\$873	\$929
Total number of new debit customers *SFM implemented debit for last 2 market days only	55	12	67
Total number of debit transactions	140	12	152
Total debit dollars spent at market	\$6,860	\$388	\$7,248
Total dollars from debit transaction fees	\$276		\$276
Total number of vendors receiving Quest or debit tokens	33	36	69
Total dollars in vendor payments	\$7,268	\$4,825	\$12,093
Total dollars generated from the Farmers' Market-Quest Card Pilot Program at the market (Quest, debit, debit fee and incentives)	\$8,253	\$5,030	\$13,283

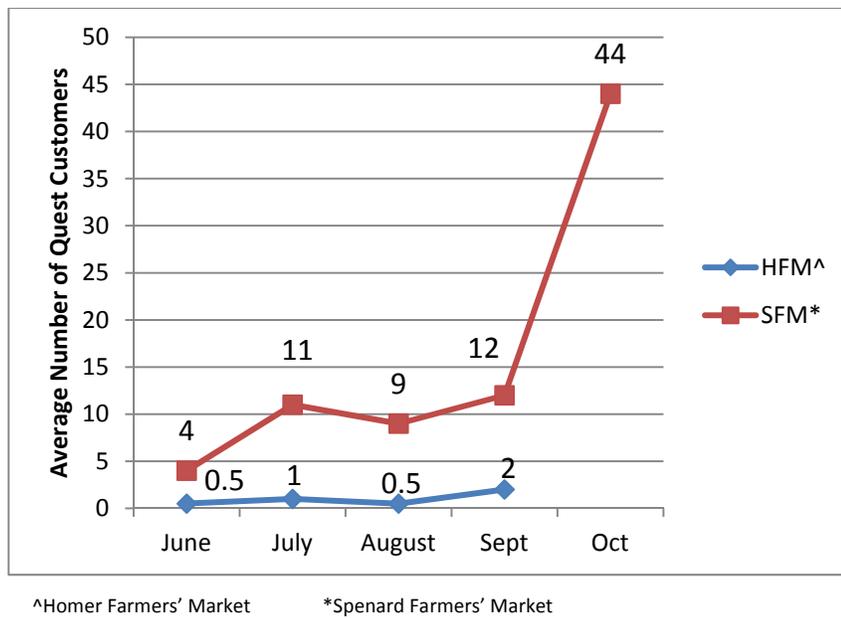
[^]Homer Farmers' Market *Spennard Farmers' Market

Unspent tokens may account for some of the difference between the vendor payments and total dollars generated. Homer Farmers' Market implemented a special debit token system with funding from another source. Metal \$20 tokens were sold in anticipation of people keeping

them as souvenirs. Spenard Farmers' Market had requests from people wanting to purchase tokens for collecting.

The number of Quest customers increased over the summer for Spenard Farmers' Market. The growth was much lower for Homer, but they also had a small increase in numbers over the summer (Figure 1). Both markets implemented a matching program for the last two market days, which may have contributed to the increase in numbers at the end of the season.

Figure 1: Average Number of Quest Transactions per Month, Homer and Spenard Farmers' Markets, 2011 Market Season



Quest Customer Surveys

Quest customers received a survey when they purchased their tokens at the market. The survey included a stamped envelope addressed to the OPCP. Twenty-one surveys were completed by customers and returned by mail. Findings include:

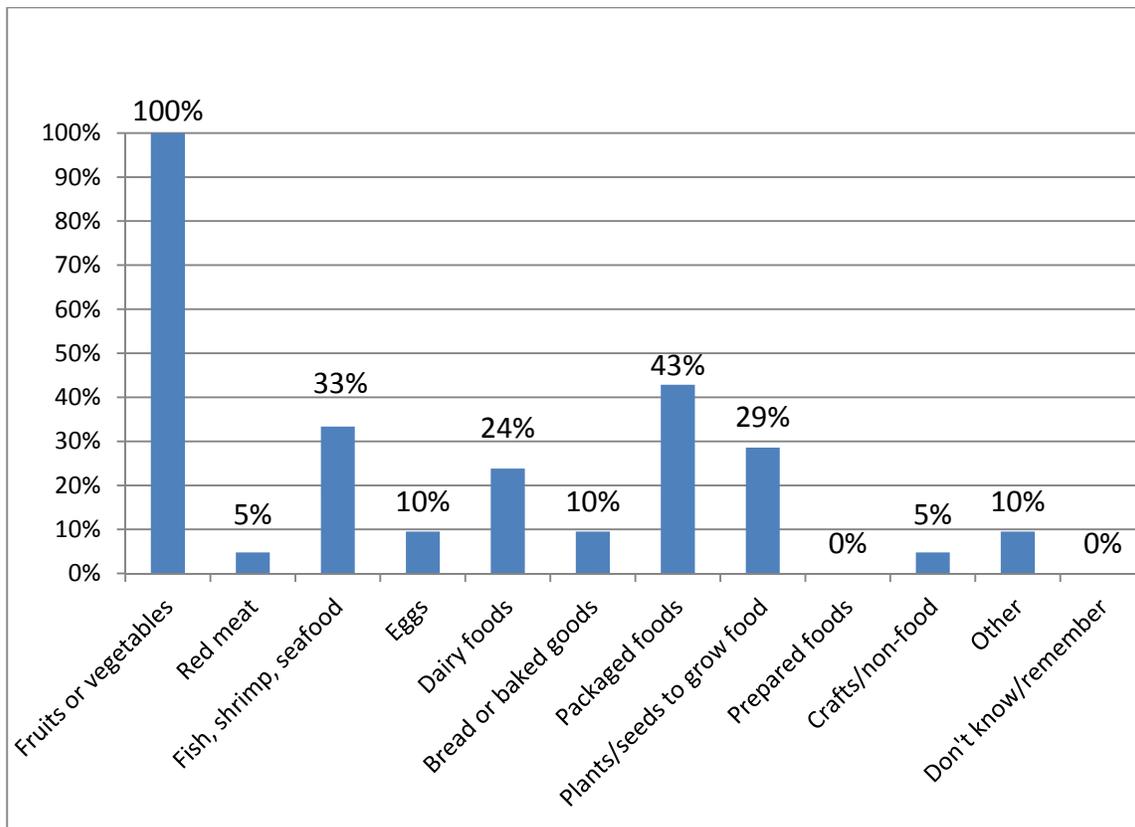
- 100% of the Quest customers who completed a survey purchased fruits and vegetables.
- The majority of Quest customers learned of the program at the farmers' market (33%) and/or by the direct mailer (33%).

- 47% of Quest customers also purchased items with other forms of payment, such as cash or check (38%) or WIC Farmers' Market Nutrition Program coupons (14%).
- The number of Quest customers reporting that they shopped at a farmers' market six or more times more than doubled from 2010 (29%) to 2011 (62%).

Quest customers can purchase foods accepted by the USDA SNAP (Food Stamps) program.

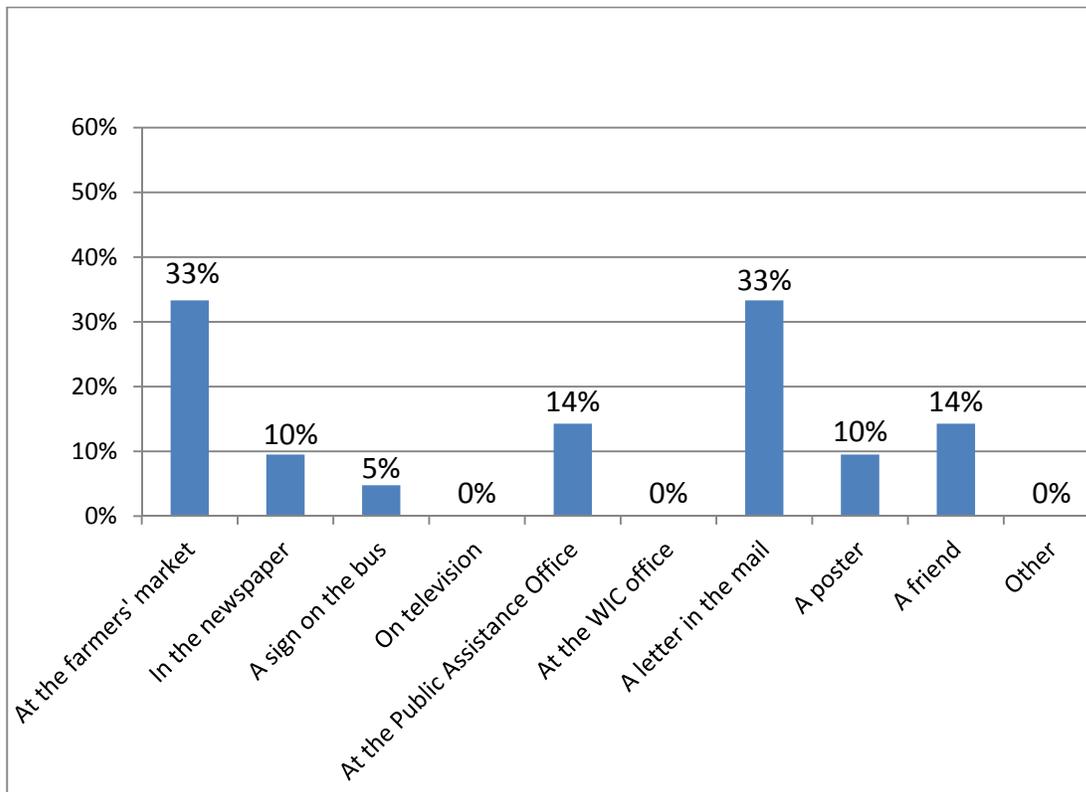
Figure 2 shows that 100% of the Quest customers who completed a survey purchased fruits and vegetables. Many purchased other items, too, such as packaged foods (43%), fish or seafood (33%), and plants or seeds to grow food (29%).

Figure 2: Products Purchased by Quest Survey Respondents, Homer and Spenard Farmers' Markets, 2011 Market Season



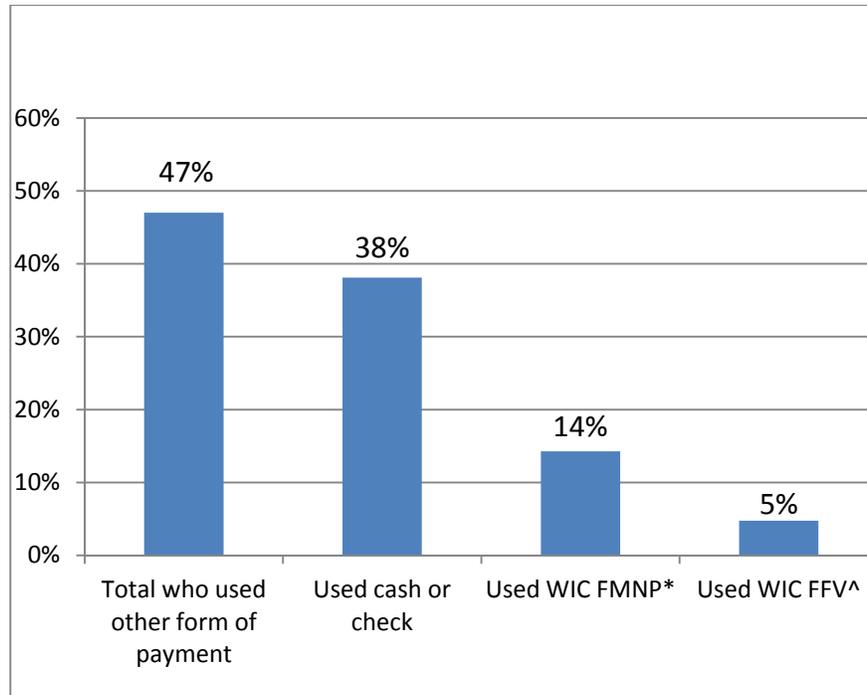
Quest clients in Anchorage and Homer received a direct-mailed flyer announcing the program in their area. This method had the highest response rate of all the paid advertising (Figure 3). In the future, focusing on promoting at Public Assistance offices could help increase awareness of the program.

Figure 3: How Quest Survey Respondents Heard About the Farmers' Market- Quest Card Program, Homer and Spenard Farmers' Market, 2011 Market Season



Quest customers bring more than just their Food Stamp benefits to the market. Almost half (47%) of Quest customers also used other methods of payment, such as cash or check (38%) or WIC FMNP coupons (14%), in addition to their Quest cards to purchase items at the markets (Figure 4).

Figure 4: Percent of Quest Survey Respondents who Used Other Forms of Payment in Addition to their Quest Cards, Homer and Spenard Farmers' Markets, 2011 Market Season

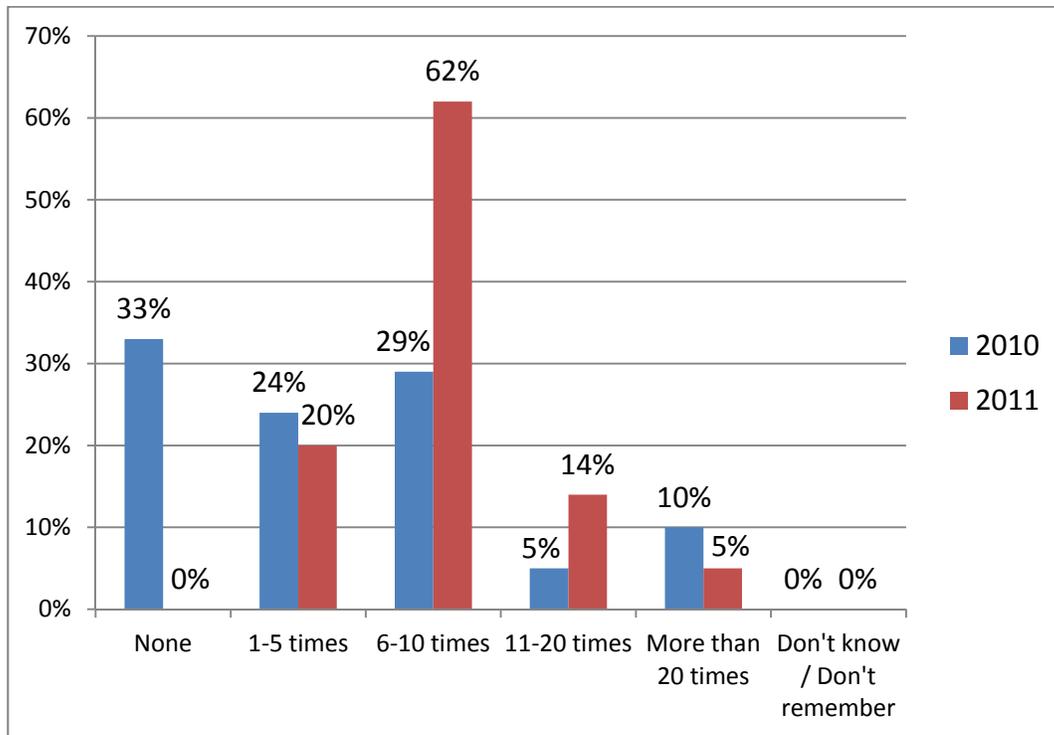


*WIC Farmers' Market Nutrition Coupons

^WIC Fresh Fruit and Vegetable Vouchers

Quest customers reported shopping at farmers' markets more often in 2011 than in 2010 (Figure 5). The number of Quest customers shopping at a farmers' market six or more times more than doubled from 2010 (29%) to 2011 (62%).

Figure 5: Number of Times Quest Survey Respondents Reported Shopping at a Farmers' Market in 2010 and 2011, Homer and Spenard Farmers' Markets, 2011 Market Season.



Quest customers had the opportunity to write in comments on the survey. All of the written responses from the Quest customers were positive. A few examples include:

- “Thank you for giving us access to local produce!”
- “I loved the opportunity to use my Quest benefits to support local farmers and purchase wholesome organic produce to keep my family fed healthfully in accordance with my organic food standards. Thank you!”
- “This program is a godsend! Without it I would not be able to buy at the market. I have fibromyalgia and chronic fatigue syndrome and cannot work full-time. I am on a TIGHT budget and cannot buy any food w/o my EBT card! However, I LOVE super fresh vegetables!
- “It was easy to use my Quest Card and allowed me to fresh produce! Thanks for the opportunity and for letting me support local food!”

Division of Public Assistance Data

The Division of Public Assistance provided non-identifying demographic data on those Quest clients who used their Quest cards at the two markets. Findings include:

- Over two-thirds (69%) of Quest card customers were White (Figure 6).
- 69% of Homer Quest card customers had at least one child in the household, but only 36% of Spenard Quest card customers had children in the household (Figure 7).
- Over half (53%) of the Quest card customers were on Medicaid (Figure 8).

Figure 6: Quest Card Use by Race, Homer and Spenard Farmers' Markets, 2011 Market Season

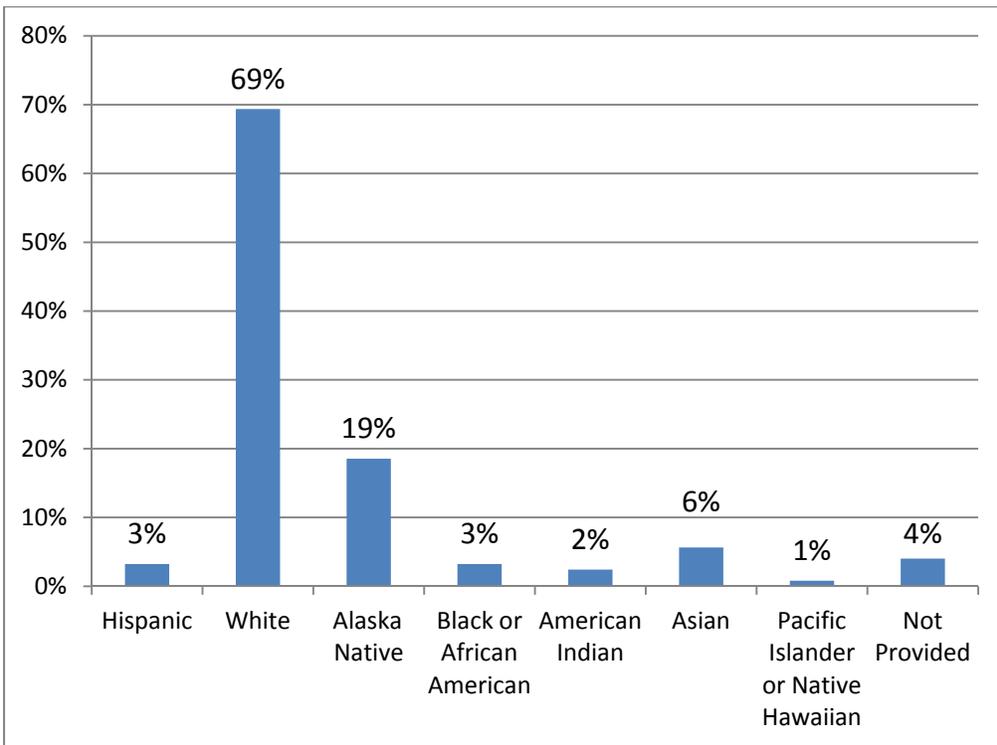


Figure 7: Percent of Quest Card Customers with at Least One Child in the Household, by Market, 2011 Market Season.

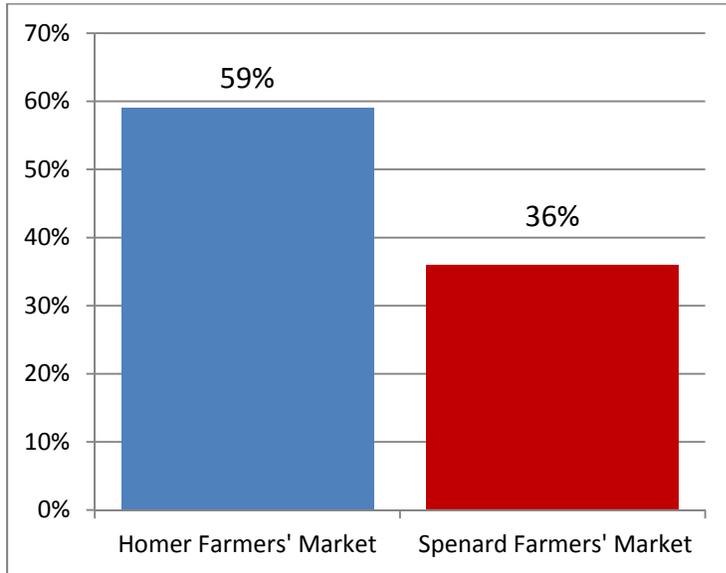
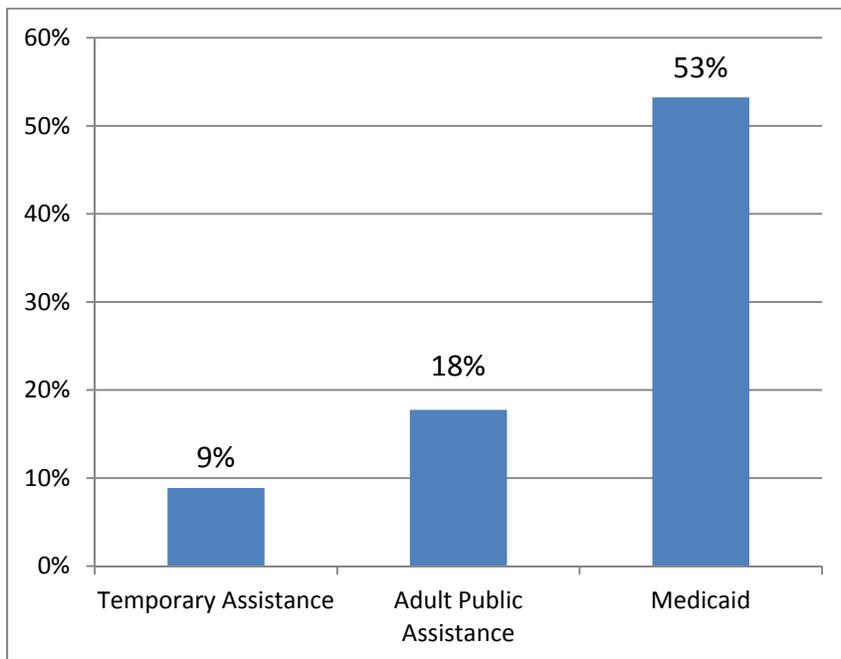


Figure 8: Percent of Participation on Other Assistance Programs by Quest Card Customers at Homer and Spenard Farmers' Markets, 2011 Market Season.



Market Volunteer and Staff Interviews

The market leaders and staff were interviewed to identify strengths and weaknesses of the program and provide recommendations for the future if the program continues. Findings include:

- Both markets stated the program was a success and worth the additional effort. Both markets stated they would like to continue next year.
- Both markets thought the token system worked well. The only issue was the staff, and occasionally vendors, could not make change for debit token users.
- Homer stated the key to sustaining the program was being able to accept debit cards. The debit cards brought income to vendors and the market could charge a small user fee to cover the monthly cost of the EBT machine bank fees.
- Spenard discovered that the national banking service (FIS) they used for the wireless EBT machine did not accept all Alaska debit cards. If they are to continue the program next year, they would have to purchase a new EBT machine through an Alaska bank. Homer used First National Bank in Homer and had no trouble.
- Neither market accepted credit cards, though the wireless EBT machine can do so. The bank charges are difficult to predict since they are different for each type of credit card. The concern over stolen credit cards was also mentioned. Homer stated that those vendors who sell high cost items already have their own system for accepting credit cards.
- Spenard stated the program must have a responsible, consistent person to carry out all of the activities. The staff worked with customers and vendors, collected data, purchased needed items, promoted the program, and assisted with financial reporting. A paid staff person is absolutely necessary for the program to operate at their market. They recommended increasing the staff time from 7 hours per week to 20 hours per week.
- Homer stated the paid staff was not as important to their market because they had a VISTA volunteer dedicated to the market who carried out most of the paid staff activities. If they had paid staff next year, they would give that person more market duties, such as selling t-shirts and financial responsibilities.

Conclusions

The Alaska Farmers' Market-Quest Card Pilot Program was successful; 240 customers and market vendors directly benefitted from the program. Over 100 low income Alaskans had greater access to fresh, local fruits and vegetables. Over \$12,000 went to 69 Alaska farmers and small businesses.

The program gained momentum over the market season. Spenard Farmers' Market saw a significant increase in the number of Quest customers by the end of the program. The ability to accept debit cards provided a significant source of income for vendors at the Homer Farmers' Market. Both markets stated they would like to continue the program next year.

This program received positive support from everyone involved and, most importantly, from the Quest customers themselves. The communities were also supportive of the program. Spenard Farmers' Market received several positive TV, radio and newspaper spots about the program. The OPCP received numerous inquiries and several requests to bring the program to other markets.

Sustainability

Based on the experiences of this pilot project, a new market should be able to implement a Quest EBT program for \$7200. Table 3 shows the estimated expenses, which include an increase in the market staff weekly hours from 7 hours to 12 hours. This level of funding would ensure all the appropriate equipment and staffing are available to implement a successful program. This funding does not include paid advertising, as the pilot project found that the majority of Quest customers reported learning of the program at the market, from a direct-mailed letter, or at the Public Assistance Office.

Table 3: Estimated Expenses for a Quest EBT Program at One Farmers' Market

Expenses	Total
EBT machine and monthly bank fees	\$1,400
Market staff salary – 12 hours/week x 20 weeks x \$20/hour (includes \$5/hour for payroll services)	\$4,800
Miscellaneous - tokens, printing, start-up items, etc.)	\$1,000
Total Expenses	\$7,200

After the initial implementation year, the cost for a market to run the Farmers' Market- Quest Card Program would decrease in following years. The wireless EBT machine and most of the miscellaneous items (such as tokens and banners) are a one-time purchase and can be used again in future years. Charging debit card users a small transaction fee was shown to cover the monthly bank service charges. Staffing is likely to be the major issue for most markets. This will vary depending on the market, as some markets may be able to operate with fewer paid staff hours. Other markets may be able to find appropriate volunteers to carry out the program, as well as other market duties. Increasing vendor booth fees may be a source of revenue to pay for market staff. An addition of less than \$7.00 per week, using an estimate of 35 vendors, could cover the expense of one 12 hour per week staff person.

Recommendations

The State of Alaska is in a unique position to provide funding and technical assistance to facilitate the use of Food Stamp benefits at farmers' markets. We recommend expanding the Alaska Farmers' Market-Quest Card Program to at least six markets for the 2012 market season. OPCP budgeted \$30,000 for expanding the Farmers' Market-Quest Card Program in FY12. The Division of Agriculture is interested in expanding the program and has offered \$20,000 from their USDA Specialty Crops Grant. Funding for six markets would be \$43,200. The OPCP, Division of Agriculture, and Division of Public Assistance will work together to develop a grant

process to distribute these funds. An additional \$6,800 would be used to print and mail promotional flyers directly to Quest customers in each funded market city.

We also recommend researching funding options to implement an incentive program to help reduce the cost of food at farmers' markets for low income people. The cost of food has been identified by Food Stamp customers as a major barrier to shopping at farmers' markets.¹⁰ Incentive programs provide Food Stamp customers with extra money to spend at the market, such as one dollar for every Food Stamp dollar spent. The Wholesome Wave Foundation, a national foundation funding incentive programs across the country, reported a 300% to 600% increase in the use of Food Stamps in the markets they have funded.¹⁰ The Alaska Farmers' Market-Quest Card Program pilot tested an incentive program for the last 2 market days. Spenard Farmers' Market saw an increase from an average of eight Quest customers per market to 29 Quest customers per market.

The Alaska Farmers' Market-Quest Card Program has identified steps to successfully implement a Food Stamp EBT card program at farmers' markets in Alaska. The program has shown that funding farmers' markets helps to increase access to fresh, healthy foods for low income Alaskans and improve access to new sources of revenue for farmers and local businesses.

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For more information, contact:

Diane Peck, MPH, RD

Community & Evaluation Specialist

Alaska DHSS, Obesity Prevention and Control Program

3601 C Street, Ste. 722

Anchorage, AK 99503

907-269-8447

907-269-5446 (Fax)

diane.peck@alaska.gov



Market info:
Open from May 21st -
October 1st, every
Saturday from 9:00am
to 2:00pm.

In Chilkoot Charlie's
Parking Lot!

For more information,
please visit their website:
spenardfarmersmarket.org
or contact
Diane Peck at:
907-269-8447
diane.peck@alaska.gov

SPENARD FARMER'S MARKET

(Alaska Quest Card accepted now!)

I Can Buy:

1. Healthy, just-picked fruits & vegetables
2. Alaskan seafood
3. Fresh-baked bread
4. Honey made in Alaska
5. & more

... all with my Quest Benefits Card!

How to use my card:

1. Visit the Welcome Booth at the Spenard Farmer's Market
2. Swipe my Quest card
3. Get tokens to buy fresh, market products.

Some farmers also take **WIC vouchers, TANF,**
and **Senior Farmer's Market coupons!**

Sponsored by:
Alaska Department of Health
and Social Services,
Divisions of Public Assistance
and Public Health, and:

Alaska GROWN
\$5.00
Five Dollars
2011 Alaska Senior Farmer's Market Nutrition Program
This coupon may only be used for the purchase of fresh produce.
No. XXXX
STATE OF ALASKA
TREASURY WARRANT
WIC PROGRAM
07/16/2010 and 08/16/2010
Actual Amount of

ALASKA QUEST