

FARMERS' MARKET ASSOCIATION OF TOLEDO RULES AND REGULATIONS

Note: See section 7 for rules that supersede other sections in these Rules and Regulations.

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SECTION 1: OPERATION

1.1 Season

Affirmed: 3/4/2003

The Farmers' Market shall be open all year round.

1.2 Days

Affirmed: 3/4/2003

The Farmers' Market will be open Monday through Sunday. Special events may be scheduled for Sunday with prior approval of the Board of Directors. Association Members may have the first option on renting their same stall on Sunday events, subject to the approval of the organization or individual holding the event and the Board of Directors.

1.3 Hours

Affirmed: 3/4/2003

The Farmers' Market shall maintain hours of operation from 6:00am until 4:00pm. Association Members and Non-Member Associates shall be permitted to sell until sunset. The wholesale of produce may occur at any hour.

SECTION 2: MARKET TENANTS

2.1 Association Members

Affirmed: 3/4/2003

Revised: 2/18/04

Revised: 3/8/2006

Association Members shall be defined as growers and vendors that pay annual fees to rent space at the Farmers' Market. Association Members must meet the qualifications detailed in Section 1.01 of the Code of Regulations of the Farmers' Market Association of Toledo. In the case of a partnership, cooperative, corporation, or similar entity, each owner must be designated on the required application of membership agreement.

A membership year is April 1 to March 31; annual fees cover rental for this time period. Refer to Section 3.3 for additional information on fees.

2.2 Non-Member Associates

Affirmed: 3/4/2003

Revised: 6/10/2008

Non-Member Associates shall be defined as growers and vendors who rent stalls

- a) on a daily basis only at the downtown (main) market, or
- b) who rent daily at a satellite market, or
- c) who rent annually at a satellite market only (do not rent annually at the downtown market)

Non-Member Associates have no voting or patronage rights, per the Code of Regulations of the Farmers' Market Association of Toledo.

2.3 Non-Profit Groups

Adopted 4/8/2008

Non-profit groups may request use of a stall free of charge on any Saturday other than Flower Day Weekend or other special events. A maximum of two (2) stalls per day may be allocated to such groups, as long as the stalls are open/not rented. Any non-profit group may use a free stall a maximum of three (3) days per calendar year.

The non-profit group is not to use the stall for political purposes of any kind. If the non-profit intends to sell a product, the specifics of that product must be stated in their request to the market. If any product the non-profit is requesting to sell would be in competition with any paying vendor on the market, the Executive Director must contact the affected vendor(s) for prior approval. As an alternative, approval may be given by the Board President for a non-profit to sell a competing product.

SECTION 3: REQUIREMENTS TO SELL AT THE FARMERS' MARKET

3.1 Application

Affirmed: 3/4/2003

All Association Members and Non-Member Associates must make application and be granted a permit by the Board of Directors or Executive Director to sell on the Farmers' Market. No Association Members and Non-Member Associates shall be allowed a stand on the Farmers' Market unless s/he has completed the required application, paid the required fees and has been granted a permit by the Board of Directors or Executive Director.

Permission to occupy a space and sell goods at the Farmers' Market becomes effective only after the Executive Director has received a copy of the following documents on or before the producer sells at the Market each calendar year:

- A. Completed Application
- B. Payment of fees
- C. Copy of Necessary Licenses and Permits

3.2 Requirements

Affirmed: 3/4/2003

Revised 4/8/2008

Revised 9/16/2008

For purposes of this section, Associate Members and Non-Member Associate will be considered in four categories: Farmers, Crafters, Prepared Foods, and others.

Associate Members and Non-Member Associates joining after 1/1/1999 that are in the 'farmer' category must grow 60% of whatever they sell at the Farmers' Market, in each of the following major categories in which they sell:

- Fruits
- Vegetables
- Herbs
- Cut Flowers
- Meat
- Bedding Plants
- Container Plants (including pots and hanging baskets)
- Other

For example, if you offer fruit for sale, at least 60% of that fruit must be what you have grown.

Associate Members and Non-Member Associates that are in the 'crafter' category are individually reviewed at the time of their application to ensure a major portion of the items they offer for sale are due to their hand-crafting.

Associate Members and Non-Member Associates that are in the 'other' category are individually reviewed at the time of their application, to ensure any item offered for sale fits within the expectations and standards of the Board of Directors and customers of the Farmers' Market.

3.3 Fees

Revised 4/30/03

Revised 2/18/04

Revised 4/8/2008

A schedule, giving the Farmers' Market Fees and Seasonal Stall Rentals as approved by the Board of Directors, will be available in the Farmers' Market Office at all times. All Association Members and Non-Member Associates will be charged a \$25.00 application fee. New Association Members are required to pay their annual rent in full prior to assignment of their stall(s). If application for a new Association Member is received after May 1 of any calendar year, the rent payment is due upon receipt of invoice after approval by the board.

Seasonal stall rental may be paid in a lump sum or in two installments of 50 percent each. All or the first half of the payment for the current calendar year's rent must be received before May 1st, whether or not the stall is actually being used. Failure to submit this payment before May 1 will result in a ten (10) percent fine of the first half payment. (Stallholder has fifteen days to pay fine and first half payment.) During these fifteen days, the stall can be used if daily rate is paid before setting up of stall, with this daily rent not being reimbursed or used towards first half rent or fine. If the first-half payment and fines are not received by May 15, the stall will be leased without refunding any partial payments or daily rental payments made, amid the privilege of having first preference for the stall for the next calendar year shall be forfeited. All first payments stall rent fees must be received by May 15, whether or not the stall is being used before that time.

Final payment (the remaining 50 percent of the stall fee) must be made before September 1. Failure to submit this payment before September 1 will result in a ten (10) percent fine of the second half payment. Stallholders have fifteen days to pay fine and second half payment. During these fifteen days stalls can be used if daily rate is paid before setting up of stalls, with this daily rent not being reimbursed or used towards the second half remit or lines. If second half payment and fines are not made by September 15, the stall will be leased to another party without refunding any payments previously made, and the privilege of having first preference for any stall for the next calendar year shall be forfeited. Enforcement of this rule is made by the Executive Director, with only over-ruling made by Board vote after reviewing the case.

A signed copy of these rules must be on file in office before stalls are considered rented for the season. That way all stallholders know the rules before payment is made. Non-Member Associates must pay their daily fee upon arrival at the Farmers' Market and completing the required application.

A service charge of \$25 will be assessed for any check that is returned for insufficient funds or other causes.

3.3(a) Tables & Stalls - Yearly Rental

Revised 4/30/03

Revised 2/18/04

Revised 2/14/07

The Board of Directors and the Association defines a “stall” at the Farmers’ Market to the table where the goods are displayed and the parking area between the parallel lines and no further. If the space between the parallel lines is used for display/selling purposes, all vehicles belonging to the stallholder must be parked off the Farmers’ Market.

The pricing schedule is as follows:

Regular stall \$400 (Any stall that is not an Inside Corner, Outside Corner, or Ledge Stall)

Inside Corner \$75 (See Section 3.3(a)(1) for definition)

Outside Corner Premium \$50 (See Section 3.3(a)(2) for definition)

Ledge stall \$400 (See Section 3.3(a)(3) for definition)

3.3(a)(1) Inside Corner Stalls

Revised 4/30/03

Revised 2/18/04

In order to maintain the flow of the Farmers’ Market, Association Members who are located at the inside corners will receive a discount on the price of the inside corner stall as long as they rent the adjoining regular stall at full price. This inside corner also alleviates a potential parking problem. Inside corners are identified as stall numbers 8-9, 33-34, 49-50, 85-86, 105-106, and 113-114. Association Members who rent the inside corner stall along with the regular adjoining stall will be charged as follows: One regular stall and one inside corner stall. If the inside corner stall is rented without the adjoining regular stall, the corner stall receives no discount and will be charged the regular stall price.

3.3(a)(2) Outside Corners

Revised 4/30/03

Revised 2/18/04

Association Members who have stalls on the ends of the Farmers’ Market have what is called Outside Corners, where they can go down the length of their parallel lines and sell to the public. These outside corners are purchased, and not only allow these vendors to go down the sides of their appoint stalls, but to box in their areas for more sales footage. This also means that these stallholders may bring additional tables to the Farmers’ Market to use in their stalls. These tables if left at the Farmers’ Market during the season, must be secured and have the same specifications as to color as all tables at the Farmers’ Market.

Association Members who rent an Outside Corner Stall will be charged as follows: One Regular Stall plus the Outside Corner premium, as noted in Section 3.3(a). Outside corners are identified as stall numbers 71, 72, 57 and 58

3.3(a)(3) Ledge Stalls

Adopted 2/18/04

Ledge stalls are identified as stall numbers 13 through 29 (excluding 22 and 23 which do not exist).

3.3(a)(4) Westgate Market

Adopted 5/13/2008

Revised 6/10/2008

Fee schedule for the Westgate Market is as follows:

- a) Association Members - \$100 per stall per market season
- b) Non-Member Associates - \$250 per stall per market season

There are no daily rentals at the Westgate Market

3.3(a)(5) Waterville Market

Adopted 6/10/2008

Fee schedule for the Waterville Market is as follows:

- a) Association Members - \$125 per stall per market season
- b) Non-Member Associates - \$150 per stall per market season
- c) Non-Member Associates - \$15 per stall per day.

3.3(b) Daily Rentals

Revised 4/30/03

Revised 2/18/04

Revised 2/08/06

Revised 3/08/06

Revised 2/14/07

Association Members and Non-Member Associates who rent stalls on a daily basis will be charged \$40.00 per stall for In-Season Saturdays and \$15.00 per stall for weekdays, Sundays and Off-Season Saturdays. In season is considered to be April 1st through October 31st. An exception to this rule is explained in Section 3.3(b)(1) of this document.

3.3(b)(1) Flower Day Weekend

Adopted 4/30/03

Revised 3/11/09

Association Members who rent additional stalls on Flower Day Saturday will be charged a rental fee of \$75 per additional stall. Association Members will be charged \$75 per stall on Flower Day Sunday for all stalls they use regardless of the number of stalls they rent on an annual basis. Association Members who participate in Flower Day Saturday and Sunday will not be charged additional rental if they also participate in Flower Day Monday, up to the number of stalls they rent on an annual basis. Non-Member Associates who rent stalls on Flower Day Saturday and/or Sunday will be charged a rental fee of \$100 per stall per day. Non-Member Associates who rent stalls on Flower Day Monday will be charged a rental fee of \$50 per stall

3.3(c) Poultry House Annual Rental

Adopted 2/18/04

Rental for the poultry house to Association Members is \$2400 per year, payable monthly and is due on the first of each month. Rent includes electricity as provided by the City of Toledo. Upkeep, maintenance, and repair of the interior of the building and contents are the responsibility of the renter. Upkeep, maintenance and repair of the exterior of the building are the responsibility of the Association.

A 10% late fee will be imposed for any rent not paid by the 5th of each month. Patronage for yearly rental of the poultry house is to be calculated as a percentage of rental paid compared to the other stalls.

3.4 Application Process for Change in Stall Number Location

Affirmed: 3/4/2003

Applications will be processed in the following order: Changes in Stall Locations, Requests by Association Members for new stalls, requests by Non-Association for new stalls. Association Members will be limited to a maximum of five (5) stalls. Association Member with more than five stalls on June 3, 1993 may continue to retain their current number of stalls. The Association has the right to reduce the number of stalls of members exceeding five through a process that is impartial to all members with more than five stalls and approved by the Board of Directors.

3.4(a) Change in Stall Number Location for Grandfathered in Associate Members

Affirmed: 3/4/2003

Any Association Member, who grandfathered in at the Farmers' Market with over five stalls, and wishes to change stall location, will now be subject to the current five stall limit, with the grandfather clause being null and void.

3.4(b) Application Process or Change Stall Location

Affirmed: 3/4/2003

Association Members must request a change in stall location (no increase in total number for the member) in writing to the Executive Director. This request must be signed and dated and will be maintained in an official record by the Executive Director. The Executive Director will offer any available stall to Association Members requesting a change in stall location in the order of receipt. If an Association Member elects not to change stalls, their request will be retained without any loss of seniority. A \$25 nonrefundable application fee will be charged, due with the application. This fee may be applied to the next seasonal stall rental following a change in stall location.

3.4(c) Application for New Stalls by Association Members

Affirmed: 3/4/2003

Revised: 5/13/2008

Association Members must request a new stall (not to exceed a total of five stalls) in writing to the Executive Director. This request must be signed and dated and will be maintained in an official record by the Executive Director. The Executive Director will offer any available stall to Association Members requesting a new stall in the order of receipt. If an Association Member elects not to accept the new stall, their request will be retained without any loss of seniority. A \$25 non-refundable and non-transferable application fee will be charged, due with the application. This fee may be applied to the initial seasonal stall rental.

3.4(d) Application for New Stalls by Non-Association Members

Affirmed: 3/4/2003

Non-Association Members must request a new stall in writing to the Executive Director. This request must be signed and dated and will be maintained in an official record by the Director. The Executive Director will offer any available stall to Non-Association Members requesting a new stall in the order of receipt. If a Non-Association Member elects not to accept the new stall, their request will be retained without any loss of seniority. A \$25 non-refundable application fee will be charged, due with the application.

3.5 Transfer of Stalls

Affirmed: 3/4/2003

Association Members do not have the right to sell or assign the use of their stalls to any other party. In the case of a partnership, cooperative, corporation, or similar entity, the names of all owners must be provided to the association. If there is a change in the ownership of the partnership, cooperative, corporation, or similar entity, the Association must be notified. For the situation, the Association will maintain all relations with the designated single representative. In the event that a partnership, cooperative, corporation, or similar entity has a change in ownership the association will treat the remaining owners as sole and exclusive owners. There will be no transfer of membership or rights to equity to former members, consistent with sections 1.01, .02 and 8.07 of the Code of Regulations of the Farmers' Market Association of Toledo and Article V of the Articles of Incorporation of the Farmers' Market Association of Toledo.

3.6 Items That May Be Sold

Affirmed: 3/4/2003

Revised 3/11/2008

All Association Members and Non-Member Associates may sell butter, fresh fruits, vegetables, flowers and crafts, subject to required licenses and permits. Additional items may be sold subject to the approval of the Board of Directors.

3.7 Pricing of Products

Adopted 3/11/2008

Product dumping or radical price cutting is prohibited. Produce of poor/inferior quality, or that is overripe, may be sold at a reduced price if it is clearly labeled as such. Association Members and Non-Member Associates who are observed selling at below standard prices will be given one warning that they are at risk under this section of the Rules and Regulations. An Association Member or Non-Member Associate who is noted to be in violation a second time will be expelled from the market for the rest of the season, with no refund given. The vendor will have to re-apply if s/he wants to come back on the market in any succeeding season.

SECTION 4: DAILY OPERATIONS

4.1 Tables and Stall Additions

Affirmed: 3/4/2003

The Board of Directors and the Association defines a “stall” at the Farmers’ Market to the table where the goods are displayed and the parking area between the parallel lines and no further. If the space between the parallel lines is used for display/selling purposes, all vehicles belonging to the stallholder must be parked off the Farmers’ Market.

4.2 Signage

Affirmed: 3/4/2003

Revised: 5/13/2008

Signs displaying vendor information are encouraged on the market, commercial sponsorship is not allowed. The Board of Directors shall be provided with the responsibility to approve or reject all signage, display tables and stall additions in order to control visibility, uniform design and continuity within the Farmers’ Market.

4.3 Awnings and Tarps

Affirmed: 3/4/2003

Awnings and/or tarps may be used in a temporary fashion to reduce exposure to rain or sun. All such materials must be removed or stored in a secure fashion at the end of the market day.

4.4 Use of Stalls

Affirmed: 3/4/2003

Revised 6/25/03

All the Farmers’ Market space rented on a seasonal basis to Association Members shall be reserved for such renters until 7:30am. If the renter has not occupied his/her stall by that time, or alternative arrangements have not been made with the Executive Director, the stall may be rented, for the day only, to another person. No credit or refund shall be extended to the holder of the seasonal rental for any fees collected by the Cooperative. No person renting a stall space on the Farmers’ Market shall set, sublet, or assign such space or any privileges pertaining thereto.

4.4(a) Use of Unoccupied Stalls

Affirmed: 3/4/2003

Revised: 8/09/06

Revised: 10/11/06

During the market season, any Association Member can occupy any empty stall where it is known that the Association Member owning that stall is not coming down to the Farmers’ Market that day. The number of stalls cannot exceed his/her number of stalls, and the same open stalls cannot be assigned to the same Association Member for more than three consecutive weeks. If an Association Member wishes to be placed in an alternate stall or stalls on a given day, s/he must report to the Executive Director that day making the request known. These stalls will be assigned on a first-come first-serve basis to Association Members by the Executive Director. After stall assignments are made to Association Members, any remaining stalls can then be assigned to Non-Member Associates.

4.5 Using Unassigned Stalls

Affirmed: 3/4/2003

Any Association Member or Non-Member Associate found using more stall space than s/he paid for will be required to pay for the additional space occupied based upon a full daily rate.

4.6 Parking

Affirmed: 3/4/2003

No person shall park his/her vehicle, or leave their product out for display, unattended, on the public the Farmers' Market grounds except while s/he is transacting legitimate market business on said market, during stated The Farmers' Market hours of operation. The no overnight parking directive is part of the Management agreement. Parking on the Farmers' Market may be approved subject to the approval of the Board of Directors.

4.7 Decorum/Soliciting

Revised: 5/28/2005

Discourtesy to patrons and other Association Members and Non-Member Associates, obscene language, shouting or hawking of wares with amplified sound is prohibited. Product promotion may occur at the stall only, not in the aisle or elsewhere in the Farmers' Market. No portion of the aisle or walkways may be used for display purposes, as they must be kept clear for the free passage of pedestrians. Additionally, solicitation on the Farmers' Market premises by the general public is not allowed for any reason.

4.8 Sanitation

Affirmed: 3/4/2003

No person shall leave vegetable refuse or other garbage, broken crates, boxes, barrels or pieces thereof, paper, or other rubbish within the stall area. All vegetable refuse, broken crates, boxes, barrels, and associated paper or garbage must be either taken home by the Association Member or Non-Member Associate or disposed of within designated refuse area. City barrels located on the Farmers' Market are for consumer generated trash, and trash from the restrooms, and the office.

4.9 Compliance with the Rules

Affirmed: 3/4/2003

In all cases, responsibility of adherence to the Farmers' Market rules shall be borne by the Association Member and Non-Member Associate occupying the stall.

4.10 Alcohol

Affirmed: 3/4/2003

There is to be no alcoholic beverages served or consumed on the Farmers' Market premises. This rule is for customers and Association Members alike. Also the Association reserves the right NOT to have alcohol served at monthly board meetings.

4.11 Keys

Adopted: 8/21/2005

Any Association member needing an FMAT key is required to submit a written request to the Board of Directors (via the 'Key Request Form' that can be obtained at the office), stating the reason the key(s) are needed. Upon approval by the Board of Directors, the key(s) will be issued. The Association member will be required to sign a form 1) affirming receipt of the key(s), and 2) acknowledging the key(s) must be returned to the office no later than December 1 of that year.

All keys to FMAT property are covered by this including, but not limited to, the office, shed, restrooms, FMAT owned locks on chains. Any Association member who has received keys that have not been returned by December 1 of that year will be subject to the following fines:

Between December 2nd and 10th \$10 per key

Between December 11th and 31st \$25 per key

January 1st or later \$50 per key, with all member rights suspended until key(s) returned

SECTION 5: VIOLATIONS

5.1 Non-Compliance

Affirmed: 3/4/2003

Association Members and Non-Member Associates who do not comply with the Rules and Regulations may forfeit their right to sell at the Farmers' Market.

5.2 Penalty

Affirmed: 3/4/2003

Revised 3/11/2008

Except as noted in section 3.7 of the Rules and Regulations, the Executive Director shall verbally warn violators of these Rules and Regulations for the first violation of a rule. If an Association Member or Non-Member Associate violates a rule for a second time, the Executive Director shall mail the violator a written warning. If the violation is repeated a third time or more, the Board of Directors shall deal with the case and determine the penalty. The Directors may fine the violator or suspend him or her from selling at the Farmers' Market.

Notwithstanding the previous paragraph, in cases of extreme or disruptive misconduct amid/or violation, the Executive Director has authority to impose a fine not to exceed \$100 and/or suspension for a period not to exceed five market days.

If any Association Member or Non-Member Associate, throughout negligence, willful conduct, or violation of these Rules and Regulations acts or fails to act, and such action or failure to act results in expense to the Association, such Association Member or Non-Member Associate shall be responsible for any costs incurred by the Association. Failure to pay the incurred costs within 15 days of receiving an invoice will result in the suspension from the Farmers' Market until the invoice is paid in full.

5.3 Appeal

Affirmed: 3/4/2003

Any person who has been aggrieved by a decision of the Executive Director may appeal directly or through his/her personal representative to the Board of Directors of the Farmers' Market Association of Toledo. The appeal must be made in writing and personally delivered or mailed by certified or registered mail to the President or Vice President of the Board, who shall as soon as possible notify the President. The President shall convene a meeting to consider the appeal or place the matter on the agenda of a regularly scheduled Board meeting. The Board shall decide whether to grant or deny the appeal or whether further action is necessary, as the case may dictate. The Board's decision shall be delivered to the aggrieved member within 30 days of the President or Vice President's receipt of the appeal.

5.4 Arbitration

Affirmed: 3/4/2003

Any differences between an Association Member and Non-Member Associate and the Association as to their several rights and obligations under the Articles of Incorporation, Code of Regulations, Rules and Regulations, or any other contractual agreement that are not settled by mutual agreement after Board review, as provided in Section 5.3 above, shall be submitted for arbitration to a committee of three disinterested person, one selected by each party and the third by the two thus selected. The committee shall establish rules for arbitration procedures appropriate for thus circumstances. The committee shall include its reasoning in its written decision. Judgment upon any award rendered may be entered in any court having jurisdiction.

SECTION 6: Board Operations

6.1 Board Attendance at Meetings

Adopted: 9/28/2005

Any member of the Board of Directors will be allowed a maximum of three absences in a fiscal year, without cause. Any member of the Board of Directors who has good cause for missing Board meetings, may request a waiver of this provision. The waiver must be requested prior to the start of the third Board meeting that is missed, and must be requested prior to each subsequent Board meeting that is missed. At the meeting where a waiver has been requested, the Board of Directors will vote to determine whether to grant or reject the waiver.

SECTION 7: USE OF ENCLOSURE

7.1 Definition and Section Usage

Adopted: 8/14/2007

The 'Enclosure' as referred to in this and other sections of the Rules and Regulations, refers to the area of the market that has been upgraded to include garage-type pull down doors, as well as window-type doors that people would walk through to gain entrance to the area. Any and all upgrades associated with enclosing the area nearest the Libbey entrance are included within the definition of the enclosure. Any and all stalls located within the enclosure will be referred to as 'enclosure stalls'. All rules located within this section of the Rules and Regulations supersedes any similar preceding section, where applicable.

7.2 Season

Adopted: 8/14/2007

Any and all use of the enclosure will be limited to December 1 through March 30.

7.3 Stall Assignments

Adopted: 8/14/2007

Throughout the enclosure season mentioned in Section 7.2, revised stall assignments will be issued by the Stalls and Facilities Committee for Association Members submitting a request for the enclosure stall(s); any and all previous stall assignments are for non-enclosure season only. Association Members wanting an assignment to an enclosure stall or stalls must fill out an 'Enclosure Stall Request Form'. Assignments made at the beginning of the enclosure season will be good through the end of that season only.

Association Members receiving stall assignments for enclosure stalls during the season mention in Section 7.2 may not receive the full amount of stalls requested. The Stalls and Facilities Committee will assign enclosure stalls on a pro-rated basis depending on the number of stalls that are assigned to a vendor during the regular season, and based on the number of Association Members requesting assignment to the enclosure stalls. Association Members assigned to enclosure stalls will have until 9 am each day to claim their stalls, unless other arrangements are made with the Executive Director in advance day. Association Members not assigned to an enclosure stall but wanting one will be assigned to any empty enclosure stalls after 8 am each day. After any and all Association Members have been placed, Non-Member Associates may then be placed in an enclosure stall.

7.4 Usage of Enclosure Stalls

Adopted: 8/14/2007

By 10 am each day, overhead doors are to remain closed unless there is a specific need to open them. The enclosure is intended to provide shelter and hospitable conditions to those inside, continual opening of the garage doors will not allow this to happen.

7.5 Fees

Adopted: 8/14/2007

Revised: 10/10/2007

Association Members that commit to being at market every Saturday during a given month of the enclosure season will not be charged any additional rent. Otherwise, there will be a \$10 per day premium to the regular daily rental for Association Members and Non-Member Associates. If an associate member makes a commitment to be at the market every Saturday in a given month during the enclosure period and then does not show up, they will be charged \$30 for that month. Exceptions to this rule will have to be approved by the Board of Directors.