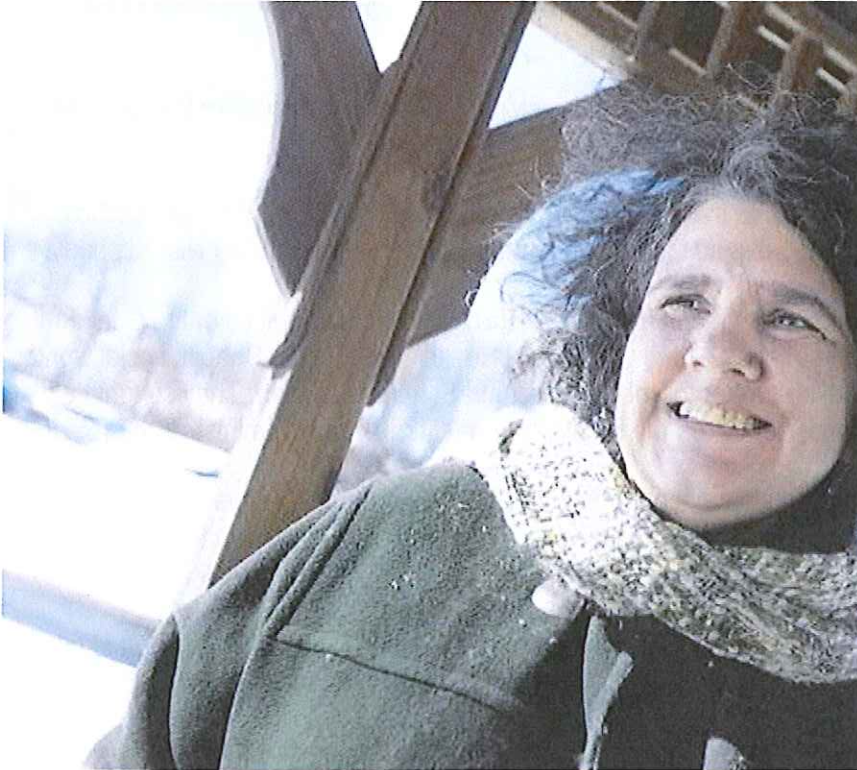


<http://www.courant.com/business/custom/consumer/hc-bottom-line-whole-foods-20120204,0,5653339.column>

Deaf, Cognitively Disabled Former Whole Foods Worker Denied \$700 In Options . . . But It's Not Over



Kimberly Morin, of Hartford, a deaf woman who worked for Wild Oats, then Whole Foods, was denied \$700 in stock options she earned when she resigned last March because Whole Foods says she didn't file before the June deadline. (Richard Messina, Hartford Courant / January 20, 2012)

Kevin Hunt - The Bottom Line The Bottom Line

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Employee stock options, corporate America's way of saying "Let's go, team!" promise individual rewards to workers as the company stock climbs.

It's a great morale-building system, in theory, especially when employees actually get to cash in some options. Kimberly Morin of Hartford was eligible for 126 options worth \$705.06 when she left **Whole Foods Market** in March 2011 after working nine years at the first-Wild Oats, then-Whole Foods at Bishops Corner in West Hartford.

- As anyone ever granted stock options knows — they're not just for CEOs anymore — the most challenging part is exercising them. Never bought or sold a stock through a broker before? Better brace yourself. **West Hartford, CT, USA**

For Morin, **deaf** and cognitively disabled, it proved impossible. It wasn't for lack of effort or assistance, either. Whole Foods says Morin met with a payroll and benefits specialist to learn how to exercise the options online, using E*trade. Morin, however, does not own a computer and does not know how to use one. "It took her a few months of training before she could use debit card without panic," says Stephen Chapin, a Community Case Manager at the Capitol Region **Mental Health** Center. "She will not turn on her answering machine because it requires turning it off to make a call [using a Telecommunications Device for the Deaf] and it's too much for her to grasp.

"Anything of a technological nature overwhelms her. Even with her cable, she watches three channels."

The Whole Foods assistance apparently ended when Morin was unable to acquire the requisite log-in and password information.

"Our specialist spoke directly with E*trade as Kimberly's advocate," says Beth Krauss, a Whole Foods spokeswoman. "E*trade advised they would share that information directly with Kimberly."

So Whole Foods recommended Morin contact E*trade via TDD. At about that time, the Deaf and Hard of Hearing team at the state Department of Mental Health tried to help. Chapin, social worker Karen Andress and certified interpreter for the deaf Richard Schempp all tried. They sought help from the state banking commission, even the Employee Benefits Security Administration in Boston.

"Kim and many of our deaf clients have a hard time understanding English," says Andress, who is also deaf. "It's natural for a deaf person. Kim is a very strong woman, but those papers she brought me, the stack of statements — What's this? What's this? I wasn't really sure myself."

It wasn't just the bureaucratic complexities. When state workers tried to talk to E*trade on Morin's behalf, they were refused for privacy reasons. They tried writing out instructions. Nothing worked.

"It was impossible for a deaf person with impaired cognitive and psychological abilities to understand," says Chapin. "Well, it was even difficult for us."

When they tried to register Morin at E*trade, says Chapin, they were required to wait a day, then return to the site, place the order, then wait up to five days before returning to request a check.

"The problem was," says Chapin, "if you missed your time you had to start over again. [Morin] had no access to computers and it was difficult to get her into the office."

Morin, still jobless, lives on Social Security Disability Insurance, \$994 month. She owns a condo, however, purchased with money left when her father died. She has condo fees, taxes and utility bills to pay.

"Not that she's homeless," says Chapin. "It's the principle. She can use that \$700 to help maintain herself. It's not that she wants to go to Europe. It's just to buy food and clothes."

When the options expired in late June, Morin seemingly lost any chance at the money.

Here's what Chapin says E*trade told him: "You were given a box of chocolate and didn't eat them and now they are gone."

When TBL contacted Whole Foods corporate offices in late December after hearing Morin's story, the response was the same. Whole Foods said it trained Morin but she failed to exercise the options. Sorry.

Then TBL decided to meet Morin, with Chapin as interpreter, at the Capitol Region Mental Health Center last week. Morin, who signed a release allowing TBL to review her health and financial information, is fortunate to have friends and advocates who don't give up. Morin didn't give up, either.

"I wouldn't know how to do this," says Andress, "never mind a person with disabilities. They're punishing her . . . I don't understand this, to be honest."

TBL then contacted Whole Foods, again, with enough details that apparently convinced the company that has thrived on a socially conscious, environmentally aware image to take another look.

Two business days later, Whole Foods said it would, in fact, send a check to Morin for the stock options.

"We brought it to the attention of our regional leadership," says Krauss, "who strongly felt that it was important that Whole Foods Market help out a valued former team member."

Let's go, team!

Now, says Morin, who turns 47 on Feb. 17, she'd like to find a job.

"I would like to work in a clothes store, arranging them and hanging them up," she says, with Andress as her interpreter. "Or work in a bakery. Or a deli, or bag food."

