

Promoting Community Economic Development

Green dollar trading soars

Money makes the world go round...or does it?

A small but growing number of people are finding that they can pay for what they need without money

BY MURRAY MACADAM

—by exchanging goods and services among themselves using “green dollars.” One of the biggest of these barter systems is known as LETS, the Local Exchange Trading System.

LETS members are given a “green dollar” computer account to keep track of their non-cash trading. Members buy from each other, with the help of a monthly directory of available goods and services. Some LETS members accept 100% green dollars, while others accept part green and part cash.

Sat Khalsa, the driving force behind LETS in Toronto, chuckles when told that five years ago, when *Community Economics* first profiled LETS, the network’s Toronto membership totalled 110 people. Now it’s 630.

Growth has been significant in other ways. A new kind of member has signed up, says



Darryn Sceles, manager of Stone Soup Food Co-op in Toronto, holds up a coupon for green dollar customers, while Rick Bortolutti looks on.

Khalsa. “They may or may not have the ideology, but they want to trade.”

Another breakthrough in recent years is the growing number of businesses and organizations that accept green dollars as full or partial payment. LETS members can buy

groceries, gifts, get their teeth fixed, have deliveries made, buy books and take care of many other needs using these businesses.

On the other hand, half of the members don’t use the system in any given year. And the average member does only \$35 in trading each year. “We are not necessarily the most convenient way to buy, at first,”

admits Khalsa. “We’re asking people to change their behaviour.”

Yet the fact that the mainstream economy excludes so many people means that more people are open to alternatives such as LETS. “Six years ago, it was very difficult to get people to give us the time of day,” recalls Khalsa. “They said it

See *We can*, page 15

Visions expand for rural women

It’s been a meteoric rise for Women and Rural Economic Development (WRED), since 200 women gathered in 1993 to trade ideas for increasing women’s participation in rural economic development.

Since then, this unique net-

work of women from farms and small towns throughout Ontario has gone from strength to strength. Hundreds of women have come closer to their dream of running their own business thanks to

See *Women’s network*, page 2

I N S I D E

**Our first 5 years:
Looking back...
and ahead**

Women's network blossoms

from page 1

WRED, benefitting from a wide range of services. They include 300 women who've completed an enterprise development training program, 53 farm families completing a Farm Ventures training. Many more take advantage of other WRED services, including a library/resource centre, loan fund, networking and business development workshops.

A core one is the Rural Enterprise Development Initiative, a 42-week self-employment program, which helps women plan and start businesses, from the business concept stage through support from trainers after the business has been started. This has led 239 women to start their own businesses, generating \$2.4 million in gross revenue—\$1-million more than the cost of the program.

COMMUNITY ECONOMICS

130 Spadina Ave., Suite 402
Toronto M5V 2L4
Phone: (416) 703-5351
Fax: (416) 703-0552
E-mail: oceda@web.net
Web: http://www.web.net/
~osdcof/comecon/

Managing Editor:
Murray MacAdam

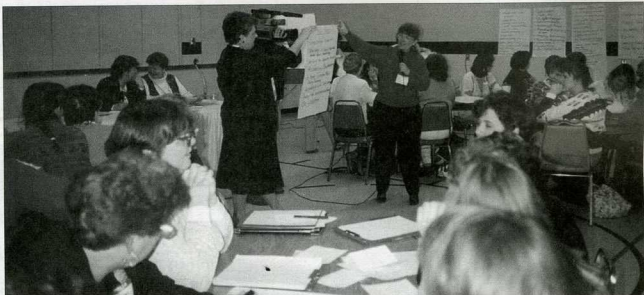
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BG Communications

Community Economics is sponsored by the Ontario Social Development Council, with financial support from Trillium Foundation.
ISSN: 1203-486X



Practical skills and networking: the bedrock of WRED. Above, an enterprise development seminar in Grey-Bruce area.

Elizabeth Burns is one. With 14 years in the horticulture business, the Collingwood woman wanted to sell "brains not brawn" in a new business. Burns specializes in installing large caliper trees, landscape design and maintenance.

Burns' business idea got a boost from the REDI program. "I was missing something," she says. "I knew the clients were there and I had a good professional reputation, but I didn't know how to make it work as a profitable business." Through the REDI program, she learned about bookkeeping, pricing, billing, time and document management.

"The other great thing about REDI was the support network, the moral support from other participants," adds Burns. "REDI broadened my view. I can see hiring regular staff. My dreams are a lot larger now."

Sharing ideas and information and gaining support from people in similar situations were needs that launched WRED, and they've continued to develop since *Community Economics* featured the organization in 1994.

Before April 1993, there was only one rural women-in-business network in Ontario. Now, under WRED's leadership,

there are 19, involving nearly 2000 women across Ontario.

"Experiencing the positive "let's make something happen" attitude of WRED events, projects and people has been very satisfying," says staff-person Giianne Broughton. "Another is the opportunity to hear people's experiences firsthand, and then tell their stories to highlight important issues like access to capital."

Women and Rural Economic Development has tapped a range of funding sources, including some provincial funding and Human Resources Development Canada. Like many organizations, WRED is moving to fee-for-service consulting and support from foundations. WRED helped found the Ontario Community Market, a marketing service, and continues to work on this initiative.

One new development deserve special mention: a Rural Enterprise Loan Fund began with support from the Canadian Women's Foundation, HRDC, and the Canadian Alternative Investment Co-op (see page 5).

"WRED's biggest challenge is to grow beyond self-employment training to fostering entrepreneurial partnerships and co-operatives, because

although micro-enterprise works for some people, businesses usually have to grow to provide adequate sustainable incomes," says Broughton.

To get a sense of this dynamic network in action, attend "Country Commerce '96", an exciting conference coinciding with WRED's second Annual General Meeting, in Markham, Ontario, from Oct. 24-26. To learn more about it, call 1-800-790-9949, or E-mail: wred@sentex.net.

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Conference boosts alternative investment

If you or your group is into community-based alternative investment and lending, then mark October 3-5 on your calendar. A conference being held in Montreal prom-

BY CAROL MADSEN

ises to be a valuable opportunity to strengthen not only your own group, but also the broader movement for alternative investment.

The conference will explore different models and values for alternative financing; discuss the community loan fund model inspired by the Institute of Community Economics in Massachusetts; share with others involved in CED; offer training workshops for potential and existing funds; and create an environment for launching a network of alternative loan funds.

The conference sponsor, the Montreal Community Loan Association (MCLA) is a dynamic non-profit corporation involving investors, borrowers and technical assistance providers. The fund works with borrowers (largely people on social assistance, single mothers, immigrants and others turned down by other lending sources); lenders; and financial institutions which are potential sources of capital.

Because investors are willing to accept a lower rate of return—sometimes no interest at all—MCLA can offer loans to borrowers at below-market rates. MCLA's capital base has grown to about \$500,000 since the fund was formed in 1990. Only six percent of borrowers have defaulted on their loans.

The Loan Association is inspired by the Institute of Community Economics and is the only Canadian member of the U.S.-based National Association of Community Development Loan Funds. The NACDLF was created by member loan funds to develop a



Betsy Thomas above of Bummiss, a small business begun by three women, describes a critical loan from the MCLA for their business as "a dream come true."

movement of community-centred financial institutions.

Conference participants will include community groups interested in starting CED funds; existing funds who want to deepen their understanding of alternative investment and lending; and other interested groups, such as

community development corporations, union funds, foundations, academic institutions and corporations.

Forums, panel discussions and workshops will be offered, with speakers and facilitators from Canada and the U.S. The conference will be conducted in English and French.

For more information, phone (514) 844-9882, fax (514) 284-9502 or E-mail ACEM@libertel.montreal.qc.ca

Carol Madsen is coordinator of training and development for the Montreal Community Loan Association.

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1125 Promenade Colonel By Drive,
Ottawa, Ontario, Canada K1S 5B6
Tel: (613) 520-5792
Fax: (613) 520-3561
E-mail: [cstier@carleton.ca](mailto: cstier@carleton.ca)

Contact: Dr. Ted Jackson, Director

Serving the whole person in York

Four years ago, *Community Economics* reported on a training centre for small business with an outstanding record of success: the York Business Opportunity Centre (YBOC). Today that record is even stronger, building on the original recipe and the centre's links to one of the most effective CED organizations in Metro Toronto, the Learning Enrichment Foundation.

YBOC, housed in a sprawling warehouse-like building in the City of York, works with prospective entrepreneurs through all the phases of the business start-up cycle. Sometimes a person will need only an hour or two of advice, which the centre will provide—for a fee, although that can be negotiated and sometimes is waived altogether, depending on circumstances. The fees charged to clients reflect the centre's goal of striving for financial self-sufficiency.

Others come to the Business Centre for self-employment training, through the federally funded Self-Employment As-



YBOC director Pam Richardson consults with Mike Wilder of Image Gear Inc.

sistance program that enables unemployment insurance recipients to continue receiving benefits while they learn about starting up a business. YBOC director Pam Richardson describes this program's success rate in leading 80% of participants into their own businesses as "amazing."

The centre is also a business incubator, providing the supportive environment which new-born businesses often

need for long-term success. Besides office and other space, these new businesses get office, accounting, legal, business consulting and other services. They pay a fee in return, a fee less than they would pay if they had to purchase all these services on their own.

About 12 to 15 businesses are being nurtured at YBOC at any given time. Some new entrepreneurs remain at YBOC for as little as six months,

while most stay for two or three years. During the past decade, businesspeople who started off in the incubator have created nearly 300 full and part-time jobs.

"This is like my second home," says Lee Champion, gesturing to her office at YBOC, where she's run an interior design business for four years. Besides the various business services mentioned above, she's been especially grateful for the marketing advice she's received from YBOC staff.

YBOC clients, and staff benefit tremendously by working alongside the Learning Enrichment Foundation programs located in their building, which include English as a second language classes, computer training, a food services division, youth employment counselling, a day care and the "Action Centre for Employment" described in the last issue of *Community Economics*. It reflects the Learning Enrichment Foundation approach of dealing with the whole person.

The give-and-take of services and ideas that bubbles up as a result of having all of these services under one roof contribute greatly to the success of YBOC, says Pam Richardson. "Something greater than our individual programs is created from all of us working together. You can train until you're blue in the face, but unless it's combined with whatever other needs a person may have, such as daycare, it won't be as successful as it could be."

The downside involves not being able to meet today's huge demand for self-employment and business training services. "The people we see want to work or be self-employed," says Richardson. "We never have enough capacity to satisfy the demand in terms of training opportunities."



Lee Champion is one of many small businesspeople who've benefited from YBOC support.

CAIC tastes great for CED groups

Getting into business—and obtaining the money needed to launch a business—just got a bit easier for women in rural Ontario. A loan program launched by Women and Rural Economic Development (WRED) will enable women to obtain loans in the \$500–\$1,000 range. If these loans are repaid on time, they can then apply for larger ones.

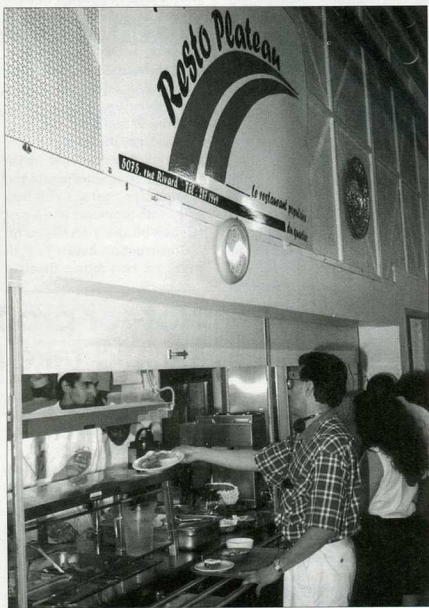
Providing the financing for this new loan fund is a little known, but effective source of financing community economic development: the Canadian Alternative Investment Co-operative (CAIC).

This unique fund got its start in 1984 when some religious communities felt that their investment policies were not consistent with their mission. That led to the birth of CAIC, a private alternative investment cooperative that helps finance socially beneficial Canadian projects.

Loans range between \$10,000 and \$100,000, with rates individually set depending on current market rates and individual circumstances. CAIC does not make any interest-free loans or grants.

Much of the co-op's work remains much the same as it was three years ago, when CAIC was profiled in *Community Economics*. CAIC's assistance is still weighted toward various social housing projects. But there have been changes: a growth in total assets from \$4.4 million to \$4.6 million.

Membership has increased from 46 to 49 and while the co-op is still largely made up of Roman Catholic religious orders, new members such as the Montreal City Mission reflect slow but steady progress toward CAIC's goal of a broader member base. Other members include health associations, centres for social jus-



Resto Plateau, a restaurant serving low-income people in Montreal, got a boost through a CAIC loan.

tice and community development groups.

The co-op's two programs to support community economic action, a CED Fund and a Venture Investment Fund, have benefited Women And Rural Economic Development, the Montreal Community Loan Association, Calmeadow's loan program for native people, Stone Soup Food Co-op in Toronto, and many other CED initiatives. "We really want to partner with others working in the CED community," says CAIC staffer Valerie Lemieux.

For the moving forces behind the Canadian Alternative Investment Co-op, it's a real joy to work with community groups that have worked hard

person Beth Coates, citing as one example a youth shelter being developed in Chatham, Ontario that managed to forge ahead after losing provincial government funding.

Another recent innovation is an agreement with the Canadian Women's Foundation to make loans to groups receiving technical support from the foundation, technical help which CAIC itself is not able to offer.

The investment co-op readily admits that its efforts are only a drop in the bucket, compared with the church-based financial resources that could be made available for CED. What counts, says CAIC members, is that this is an alternative model that works.

"The church has lost relevance," says Lemieux. "This (CAIC) is saying no, it doesn't have to be irrelevant. It can be in the vanguard."

To learn more about the Canadian Alternative Investment Co-operative, phone or fax (416) 467-7797, or E-mail caic@web.net. New members are welcome. They must be an incorporated, registered Canadian charity, and willing to buy shares in the co-op.

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Social entrepreneurship can move mountains

In the last issue of *Community Economics*, Wayne Roberts commented in his "Thank You Mike Harris" article that the CED movement in Ontario must "get the lead

BY FAITH COATES

out." Whilst I heartily agree with Roberts, it should be noted that there is no cohesive CED movement in Ontario, and it is debatable whether or not such a movement is desirable or necessary. What is absolutely crucial are issues of access to capital and an inclusive notion of what CED is.

The terms CED, not-for-profit, small business development, and entrepreneurship should not be mutually exclusive, when good CED embodies aspects of all these terms in its concept of social entrepreneurship. Small business people and entrepreneurs are seeking self-sustainability. They add immeasurable value to the local economy because they generally rent premises locally, hire locally, and a good percentage of their profit goes back into the local economy.

If you combine this experience with that of the not-for-profits whose work is (or should be) concentrated on ensuring the sustainability of

individuals, our community should be able to create an environment of social entrepreneurship and move mountains.

To create a successful business requires a commitment far beyond 24 hours a day. A non-profit agency open between 9-5 and not on weekends cannot hope to compete in the marketplace. A good business should operate on the basis that trained staff will stay around long-term. You cannot expect to have a happy, productive environment when at year end you have to force staff out because they are only trainees. To hold out hope of a good job for a year whilst one is on a training program is unfair and cruel, and becomes another version of workfare.

People have gotten fed up waiting for promised grants from government and private funders, or with the withdrawal of support from government and private institutions. They have become social entrepreneurs. According to research, most successful CED projects combine social principles with capitalist acumen. Not-for-profits are essentially social businesses.

A good example of social entrepreneurship is the Strathroy Community Re-

source Centre (SCRC) in Middlesex County. After struggling for years to find government funding, surviving on volunteer labour and minimal United Way money, the centre is finally calling it quits—with traditional methods of agency survival. For the last two years, it has recruited private investors to help it incorporate the community centre's children and youth programs into a sustainable business development.

Construction began in February on two movie theatres

Network believes that all businesses should be community-based. Locally based business are encouraged to work with products produced or grown locally. WIN has helped launch several businesses, ranging from American Sign Language, instruction to a bakery and food business.

Sun & Sky Foods, a women's collective, specializes in gourmet foods, gluten and wheat-free baking, and specialty catering. They donate part of their profits to the Women's In-

Not-for-profits should take risks

in a building used by the centre. The centre's volunteers, especially young people, helped build the theatres, which opened to sell-out crowds in June. The project has been so successful that new investors have come on board, and construction has begun on a sound studio and coffee shop.

The centre's volunteer executive director, John Melo, got "sick and tired" of meetings with government funders. No one was benefitting. Melo believes that "not-for-profits should start taking risks. If the not-for-profit world is to survive and offer services that are relevant and workable, they must become entrepreneurial."

SCRC also houses the Women's Information Network, which promotes women's economic autonomy by fostering an environment in which women can build linkages with women and women's organizations.

WIN provides information on economic self-sufficiency and referrals to services to help women break the cycle of poverty. For WIN, information is the key to self-sufficiency.

The Women's Information

formation Network to help establish a loan fund for other women's collectives. From the collective's perspective, their biggest obstacle is lack of support in the marketplace to buy local and buy Canadian.

The Good Food Box Project has launched a Food Box program based on the successful FoodShare and Niagara Peninsula Homes model. The London and Area Food Bank provides space to pack and store the boxes. The program is self-funding, although volunteers run it and pack the boxes. The Good Food Box Project believes that enough income can be generated in time to provide the coordinator with a sustainable wage.

These social businesses have moved ahead without government assistance or years of meetings. Good intentions and meetings don't move mountains. Small groups of people with good intentions move mountains.

Faith Coates works with the Women's Information Network in Strathroy, Ontario.

MAKING WAVES

CANADA'S COMMUNITY ECONOMIC DEVELOPMENT QUARTERLY

Looking for the straight goods? *Making Waves* is a unique source of analysis and inspiration for those determined to build inclusive, creative, and sustainable communities.

A publication of the Centre for Community Enterprise (CCE), *Making Waves* reports the experiences and recommendations of people active in the field of community economic development. Managers, consultants, economic development officers, administrators, street workers, planners, and educators explain in frank detail what works, what doesn't, and why.

Check it out: Annual subscriptions: nonprofit/individual (\$30); government, corporate, institution (\$40); student/unemployed (\$20).

To subscribe to *Making Waves*, or to receive a free copy of the 1996 Catalogue of CED resources, contact CCE Publications, 4656 Margaret Street, Port Alberni, B.C. V9Y 6H2 (tel) 604-723-1189 (fax) 604-723-1922.

Our website is in process! See <http://www.island.net/~ccee/iv/>

"We have to see the limits of CED"

ERIC SHRAGGE'S INVOLVEMENT IN CED SPANS MANY AREAS, including community activism, research and writing. He's been involved with the Montreal Community Loan Association and now works with a local economic development corporation. A professor of social work at McGill University in Montreal, he's the editor of the book *Community Economic Development: In Search of Empowerment*, a revised version of which is in the works. He was interviewed by editor Murray MacAdam.

Q You take a critical stance on the basic strategy of CED. Can you expand on that?

A CED has to be seen as one of many community organizational practices and must be linked with the broader movement for social change and social justice. If CED becomes isolated and just becomes business development, it won't lead to social justice.

There's a danger in the CED model of separating local activity from broader issues of ownership. We have to see the limits of community economic development. We have to talk about power, who has it and who doesn't.

On a limited scale, CED cannot have a large impact. It just doesn't work that way. You can't separate CED from more global processes. CED is not a substitute for macro-economic policies.

If a government is doing everything it can to increase unemployment, as ours has been for the last 10 or 15 years through the Bank of Canada, cutting back on the public sector and other policies, then CED cannot make up for the impact of that.

We're dealing with catastrophic levels of unemployment. Small businesses employing six or eight people can't make up for a local factory shutting down and throw-

ing 400 people out of work.

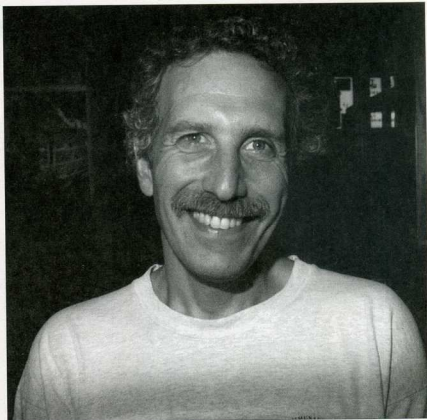
We need to think not just of individuals and families that are low-income, but also communities of low wealth. We need to think of vehicles of community ownership, including housing co-operatives and land, which can revitalize a low-income community and make a difference in people's lives.

Q Has Quebec's labour-backed Solidarity Fund, with \$1.7 billion in assets, been an important vehicle for CED in Quebec?

A There are some interesting new developments in the Solidarity Fund. Capital investment funds have been set up by the Solidarity Fund in partnership with the CDECs (Montreal's community economic development corporations). They will make investments up to \$50,000. They're just starting up. Their value will depend on what gets promoted.

Q Is the upsurge of interest in CED a cause for hope?

A I'm not really optimistic. CED has emerged in large part due to the inability of the market to find work for people. The market has failed. The community sector has



Eric Shragge

therefore started to deal with economic development. So the interest in CED has often been more of a response to a decaying situation than one that results from optimism.

At the same time, it's important to highlight our success stories. In Montreal the Angus lands, a former railway yard,

will be transformed into an industrial park for environmental industries through various community agencies, including the local CDEC.

It's not there yet, but various institutions are being set up for this to occur. This is an example of "third sector" economic and social development.



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Bank Act: act now before window closes

"A Liberal Government will ...challenge the banks and other financial institutions to develop concrete ways to help small and medium-sized Canadian businesses to find the capital they need."

~ *Creating Opportunity: The Liberal Plan for Canada* (1993)

A window of opportunity is open for anyone interested in community economic development and in increasing the accountability of financial institutions, espe-

BY DUFF CONACHER

cially banks. As the federal government reviews the Bank Act and other financial institution legislation, citizen groups are pushing for badly-needed changes.

Many groups have identified barriers to access to capital and banking services from Canada's big banks in recent years. However, lack of a coordinated policy initiative by these groups had meant that their concerns have remained unknown or ignored by the federal government.

Some successes stand out. A few provincial governments have started programs and leg-

islation that encourage the creation of alternative sources of financing, and a couple of large financial institutions are now into micro-lending programs. Small business organizations have urged the federal government to disclose statistics on their lending to this job-creating sector, with mixed results.

Yet given the fact that Canada's big six banks control 72% (\$700-billion) of all deposit-taking financial assets in the country, 70% of the investment brokerage industry, all but one of the large trust companies, and most deposits, consumer credit, small business and mortgage lending, their role in reinvestment in communities remains largely unexamined. Remarkably few incentives or requirements exist to encourage reinvestment.

The Department of Finance

has been consulting groups concerned about financial services over the past year and, with the release of its policy paper on the Bank Act and related legislation, the decision-making process will soon shift to the House of Commons Finance Committee and the Senate Banking Committee. Hearings on the policy paper will be followed by draft legislation and further hearings until mid-1997 when the review will be complete.

A network of organizations interested in this policy-making process is gearing up for a coordinated advocacy effort. Called the Community Reinvestment Coalition (CRC), it's made up of ten organizations from four provinces, including the Montreal Community Loan Association, the Centre for Community Enterprise, LifeSpin and New Dawn Enterprises.

The CRC is based on a similar coalition in the U.S. which has over 600 members and has been very successful in its efforts to protect and enhance bank accountability and reinvestment legislation.

Some of these American

measures provide compelling examples for the CRC to adapt and propose in Canada. For many years, all but the smallest U.S. banks have been required to disclose statistics on their urban residential mortgage lending, which has proven effective in revealing discrimination in mortgage lending. A modified version of this requirement was recently put in place for small business, small farm and some consumer loans.

U.S. banks have also been required by federal law to serve the credit needs of the entire community in which their branches are located. Regulators use the data collected to judge banks' lending practices and some limited sanctions encourage banks to correct discriminatory patterns in their lending. Community groups have also used the data to negotiate 250 settlements with banks that have leveraged \$35-billion in lending, which would not otherwise have occurred, in low-income and minority neighbourhoods.

Bank fears of being over-exposed to high-risk borrowers have also been proven false by studies showing that the default rate for these loans is equal to or lower than the rate for other loan categories. Many banks find that they can still make a profit from these loans.

The U.S. coalition has also successfully proposed a measure whereby banks can satisfy their equity in lending requirements by investing capital in so-called community development financial institutions (CDFIs). This measure was enhanced by passage of a 1994 law providing \$125 million in capital for 100 CDFIs across the U.S. Although it's too early to tell, the combined effect of these initiatives should greatly increase the capital re-



Financial power to the people: the annual meeting of Metro Credit Union in Toronto.

Bank critics bark off base

With the federal Bank Act up for renewal in 1997, the Canadian Bankers Association, insurance lobbyists, auto finance companies, and consumer advocates

BY LARRY GORDON

are maneuvering to advance their positions with federal politicians and the media. Some players are advancing proposals to dramatically change the regulatory framework for banking, while others seek only cosmetic changes.

The powerful Canadian Bankers Association (CBA) experienced two surprising losses in the early skirmishes. The federal government signalled that banks would not be allowed to muscle in on the insurance and leasing industries.

Bolstered by the public backlash against billion-dollar bank profits, bank critics are on the offensive. Concerns include the treatment of consumers and small businesses, fair pricing of financial services, inaccessible bank bureaucracies, and lack of responsiveness to local conditions.

Many proposed solutions for banking problems (e.g., price regulations, credit quotes or legislation such as the Community Reinvestment Act) are based on a belief that banks can be regulated, harassed or embarrassed into being something other than what they are.

Bank critics are barking up the right tree. Unfortunately, they are in the wrong forest. The issues are legitimate, but long-term solutions require a different strategy.

Canadian bank executives fear that the big Canadian banks are still not big enough. The bankers are worried about competing in the global capital markets. With both eyes fixed on their endangered role in the international arena, it is difficult to keep another eye on the

domestic market. Therein lies the problem for bank critics. The large banks have to follow their markets, namely the international markets.

If Canadian communities and consumers want financial institutions that are more responsive to their needs, then they need a fundamentally different type of institution.

Own your own bank

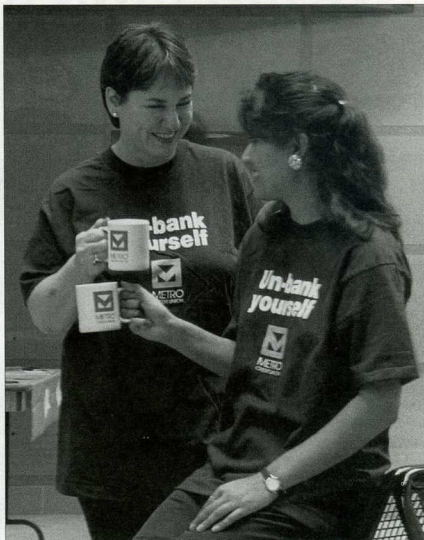
Bank critics have to come to grips with a fundamental law of business. Every business is designed to serve the owner's needs. This means that part of the solution to banking problems is to develop a strong system of community-owned financial institutions.

Fortunately, Canadians already possess such a system. Across Canada, local consumers already co-operatively own and democratically control about 1,000 credit unions and 1,500 *caisses populaires*. Together the credit unions and *caisses populaires*, with nearly \$100-billion in assets, provide financial services to nearly eight million Canadians. Each credit union and *caisse*

Credit unions can be community banks

populaire is tied by ownership to its community.

Can credit unions solve local banking problems? Canada's largest credit union, VanCity Savings in Vancouver, and the *caisses populaires* in Quebec are models of community-based, co-operative banking. VanCity launched Canada's first socially responsible mutual fund, developed special loan review programs for women, and sponsored lending initiatives for community-based enterprises. Quebec's *caisses populaires* have been leaders in providing fi-



"Unbank yourself": for credit union supporters, this is the way to go.

nancing for co-ops and other CED projects.

Other credit unions have ini-

credit union to excel in terms of banking policies and programs, then it will do so.

Bank critics should reconsider how consumers, communities and small businesses can best achieve their social and economic development objectives. One strategy is to ask banks to fundamentally change the nature of their business. The other strategy is to build and re-tool community-owned financial institutions. With so much attention focussed on the impact of the banking system, it would be unfortunate if bank critics continued to overlook the multi-billion dollar potential of Canada's credit union system.

Larry Gordon is vice-president of development at Metro Credit Union in Toronto.

Resisting domination:

Which side are we on?

I have been a community organizer for 30 years. I want to see decent housing, nutritious food, a culture with kindness, beauty, meaning and joy, and life-enhancing rela-

BY JOAN KUYEK

tionships between people and the earth in my community and the world.

In recent years I've worked with two projects in my community, Better Beginnings Better Futures and GEODE (Grassroots Economic Opportunity Development and Evaluation). Better Beginnings is a community development project in my low-income neighbourhood.

It is run by and hires local people to put into place programs neighbours want for their children: recreation programs, native cultural initiatives in schools, playground peacemaker programs and so on.

GEODE was spun off by Better Beginnings to bring some of the most interesting experiences in CED to Sudbury: a green dollar barter system, Community Shared Agriculture, a community loan fund, micro-enterprise borrowers' circles, and technical assistance to people starting co-operatives and small enterprises.

When we plan CED projects, we need to start from the perspective of the people in the shadows. Then we know that our work will feed justice, not inequality. In the practice of CED, we are constantly confronted with problems that force us to make choices between the interests of those with wealth and power, and the interests of the poor.

When we started GEODE in Sudbury, few in our com-

munity of 160,000 had even heard of ideas such as green dollars, community loan funds, peer assisted lending and the like. "We" were mostly

status to get credibility and investments; people from skilled trades to do anything concrete; people with business experience; and at least one lawyer

ties Initiative, the Education Committee. Each committee has a different style, allowing people from a variety of experience to use their skills in the most comfortable way.

Reclaiming economics

Most small businesses fail within five years. Sudbury has for years been a graveyard of failed small businesses, where workers sink their meagre savings into a restaurant or store or small production activity so they can be "their own boss."

After discovering that they only work for the bank, supplier or landlord, they lose everything. It was hard to see why anything we were suggesting would be different. All the packages proposed by government seemed more interested in statistics to get people off social assistance than in the enterprises' long-range survival.

We were concerned that the entrepreneur not end up worse off than she/he went in. So we have not taken on government-sponsored entrepreneurship programs tied to a certain number of business starts. Instead, we have facilitated discussion groups and workshops where people share experiences, look at their part in the larger economy, and come up with ideas.

One of the most successful experiences was a course for immigrant women on the alternative economy in 1994, which led to three micro-enterprises and a support group for African women.

By far the most uphill battle for all of us is developing a culture that can see through the propaganda spread by the large corporations that presently control our lives.

Economics has been elevated



Kate Burns shows off a bumper cucumber crop in Sudbury, part of a work-for-vegetables project with a local farmer.

middle managers in government offices and social service agencies who had met at a conference. We had to somehow get our hands on a lot of information, fast.

We were able to send members to Ottawa, Montreal, Toronto and Winnipeg. When we organized a conference for another purpose, we made sure that GEODE members could attend. We brought in speakers. We ran workshops on mapping the local economy, and other aspects of CED for the public and ourselves. Slowly we developed a membership with some expertise.

We needed to structure the organization with people from a variety of political, occupational, race and class positions. We needed people with social

and one accountant to get through the paper work. We believed that we were doing this to create good work for unemployed people.

In a town the size of Sudbury, there are not a lot of people to draw on, and they rarely have experience working together. It took incredible amounts of time talking to people to help them keep working together long enough to trust each other. Large numbers of people from different races were included.

Because of such different interests in the membership, we ended up with separate committees: the GEODE board, the Sudbury Exchange Trading System, the Community Loan Fund, Sudbury Food Share, the Green Commu-

to the level of a religion in our society. It has its own priesthood, symbolic language and ritual observances (Christmas, Mother's Day, Easter), and a code of conduct based on profit and the bottom line.

We are worse than peasants in our ignorance about the world around us. Many of us are intimidated by the assumptions and language of economics; we feel powerless to challenge them. When we attempt to do so, we are told that we're not "realistic" and "don't

understand good business practice."

Starhawk writes: "Domination is not the creation of some evil force, but is the result of millions of human choices, made again and again. Just so domination can be undone, by shaping new choices, by small and repeated acts of liberation.

"Domination is a system, and we are part of it and in that lies hope. For any system is always in delicate balance, dependent for stability on the

feedback of its parts. When the feedback changes, so does the system."

We need to see the paths, and help others see them. We need to create the social structures that make community economic development possible. That can only happen when we respect people for who they are and how they work.

We need to reclaim and re-name economics for ourselves. We must dare to dream images of a world where there are no children dying of hunger,

where there is not a division between economic, social, ecological and political realities, and where those things that are not measurable are valued equally with those that are. This reclaiming can heal our communities, our land and our planet.

Joan Kuyek is a community organizer in Sudbury and author of Fighting For Hope: Organizing to Realize our Dreams.

Whither the Ontario CED Alliance?

Over the last 11 years of my active involvement as a CED practitioner, I have always found inspiration, courage, nurturance, key information and potential partners

BY SANDRA MARK

from meeting with other CED practitioners.

Because I have been the beneficiary of others' experience and input, I have, with the support of the board of West End Community Ventures, made efforts toward bringing together CED practitioners in Ontario. The CED Alliance includes a motley but perseverant group that has struggled with policy advocacy, soft-infrastructure development and mutual support.

The dream behind the Alliance was that ALL sectors of the CED strategy would come together to promote community economic action in all its forms.

Without input from rural, urban, aboriginal, self-employment, community business, cooperative, consumer-survivor, alternative financing, and local economic development strategies, any policy to support community economic action can be divisive. Without a coalition of those who share a common vision of a sustainable community, all our individual efforts

are weakened.

We need powerful tools to demarginalize our sector. Those of us who believe that poverty is a systemic outcome and that the whole of society is impoverished and vulnerable as long as poverty is tolerated, will be more effective if we develop the strongest possible tools and skills that can allow the potential of ownership to open to poor people, their groups and communities.

The vision of the Alliance is still in its nascent phase. How can we build the strength we need? I have made a recommendation to the still-interim board of the Alliance that an effort to link to the new Ontario Association of Community Development Corporations would be effective. This association has a strong secretariat and participates in the *Community Economics* management committee. The Ontario CED conferences in the past two years have been possible largely due to their ability to leverage federal dollars.

Are CED practitioners ready to build community by bringing their differences and strengths together to better serve the broader interests of our constituents? I hope so.

I will be interested to see what happens in Ontario from my new location in Victoria. I

will look forward to the possibility of a national network. In the meantime, I will cherish those serendipitous occasions when CED people gather. Please keep in touch...great things are happening on the west coast (and the weather is wonderful!).

Sandra Mark until recently was co-chair of the Ontario CED Alliance and executive director of West End Community Ventures in Ottawa. She's now executive director of the Victoria Street Community Association in Victoria, B.C. and still doing CED.



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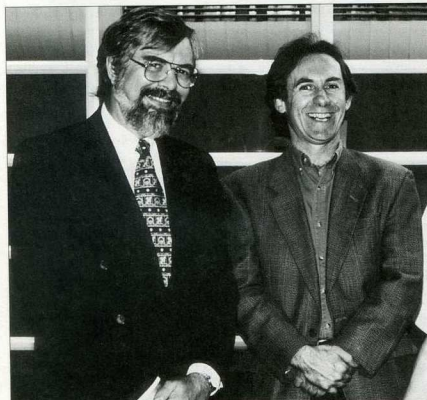
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CBC models community business

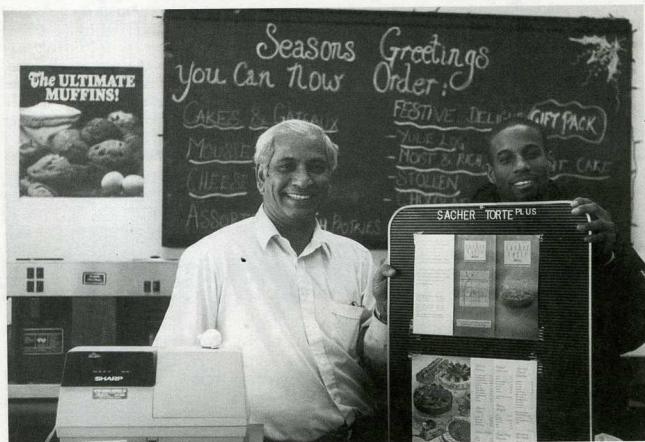
Parkdale...once an attractive Toronto neighbourhood, is now known for prostitution, drug-dealing and a raft of other signs of social decay.

But seeds of new life are taking root amidst this harsh reality. One of those seeds involves working with the business community to make Parkdale's main streets safe, attractive places for local residents. Getting business people to work together and to accept new immigrants in their midst is another challenge. The Community Business Centre (CBC) is helping to foster that community spirit.

Nurturing neighbourhood economic development in Parkdale is one strand in a fabric of local economic action encouraged by the CBC. On one level, the centre's work to encourage new small businesses to provide work for the jobless and to work on broader business development efforts remains much the same as it did in 1991, when *Community Economics* profiled the CBC in its premiere issue.



CBC board member David Hall, left, with CBC director David Pell.



Sacher Torte, a bakery business in Mississauga, was aided by Community Business Centre advice.

"Much of our work is basic community development work," says CBC executive director David Pell. "The community's going to be in trouble if its main streets are not widely used. The residents can use the streets—or the pushers can."

Special efforts to help unemployed immigrants start businesses remain a mainstay of the centre. It helps equip immigrant women with the skills needed for self-employment, including business planning, financing and mentorship.

Yet there have been changes—changes that go well beyond the centre's move from Kensington Market to the St. Lawrence Market area. The centre's work spans a wide area of Metro Toronto and well beyond. In Alliston, Ontario, for example, centre staff are working with the municipality and local businesses to ensure that development of a new town called New Tecumseh takes place in a way that preserves a small-town atmosphere and agricultural land.

Growth can be seen in other ways. The centre now serves 3500 people a year in some capacity, from the person who attends a business seminar to the 200-plus people each year who spend at least four months in a self-employment

training program. New programs include an Aboriginal Business Resource Centre.

The CBC has helped community businesses get off the ground, such as a bakery based at the Dixon Hall community centre and a social housing business called Community First Developments. But the centre has had to limit its assistance to new community businesses because this work is so time-consuming and expensive.

Another change involves the centre's coming to grips with the new era of diminished government financing. That means aggressively seeking funding from a range of sources, including government contracts, foundations, and fees charged to clients. "We're learning how to operate as a community business ourselves," says Pell.

This transition "ain't easy," admits Pell. "We work with people who don't have money, so we have to find innovative ways to raise money and keep fees to a minimum."

End of jobs not end of work

CED groups can take encouragement from the ideas out-

BY DAVID WALSH

lined by Jeremy Rifkin, a well-known author of 13 books on societal trends, who has generated widespread interest with his most recent book, *The End of Work*.

Rifkin's writing brings together an analysis of many societal changes. He has been speaking to an increasing number of business groups, such as his talk to a Toronto gathering sponsored by the Conference Board of Canada.

"We are rapidly approaching a crossroads in human history," he says. "Global corporations are now capable of producing an unprecedented volume of goods and services with an ever smaller workforce."

Millions of workers, Rifkin says, are going to lose their jobs in the next 20 years. And despite what politicians are saying, there won't be enough new jobs to go around. The emerging knowledge sector will provide new jobs for only a small, elite group. For the masses, there will simply be no place to go. He calls for a reduced work week to help spread around the shrinking supply of jobs, but even with that action, he still sees major problems.

Much of Rifkin's thinking fits with the philosophy of CED. He points to the need to direct the talent, energy and resourcefulness of citizens into constructive ends; otherwise civilization will likely continue to disintegrate into a state of increasing destitution and lawlessness from which there may be no easy return. He sees the independent or third sector as a bonding force, "the social glue that helps unite people." It is "a place where personal relationships can be nourished,

THE END OF WORK, by Jeremy Rifkin.
New York: Putnam's, 1995, \$21.50

and a sense of community can be created."

It is urgent for the human race to prepare for a world in which work is no longer the centrepiece of human life. We haven't asked the right questions, he says. "I think we've got a window of 10 years or less to do it. After that, we won't be able to have an intelligent conversation because there will be so much anger, so much frustration. People will be open prey to extremist ideologies."

Rifkin says that today people want alternatives that recognize people's contribution to society in exchange for social supports."

Unlike earlier social welfare schemes that would have required little or nothing in return from the recipients, today's reformers are linking the idea of a social income to an agreement by the unemployed to perform community service in the third sector."

Yet Rifkin tends to oversimplify the third sector and sidesteps the many motivations that drive people to get involved. While there is a growing awareness of the importance of the civic quality of our communities, there seems to be little understanding of the diversity of reasons that motivate people to participate.

But Rifkin's analysis does include a useful discussion of the tension that develops between providing minimal support for people and creating a bureaucracy. He points out that citizens are skeptical of any more government programs because they are suspicious that such programs will only lead to new forms of bureaucracy.

Rifkin says "the problem with the social or 'third' sec-

tor is that it has no identity." I expect he is looking for this identity in the wrong places since it will likely be found in the area of personal and community values rather than in the area of community activities that are too diverse. He seems to minimize the yearning people have to be part of the economic side of society, to work with others to build economic ventures that reflect alternative values.

For example, Rifkin sees a large pool of jobs in the caring sector—caring for children, feeding the hungry, nursing the elderly and tending the sick. He refers to volunteers as "the greatest hope." However, while the individual efforts of volunteers are worthwhile, such activities are usually fragmented and not part of a larger vision which Rifkin says is needed. CED efforts that knit together economic self-sufficiency and social well-being could be one of the building blocks toward a new vision.

Rifkin does touch a chord when he points to the lack of financial support for the third

sector. "Most non-profit organizations limp along on government grants and corporate hand-outs, doing the best they can rather than the job that needs doing." He suggests tax incentives for citizens who devote their leisure time to community service, but such an idea means relying on the whims of politicians.

Rifkin says politicians are the most difficult people to reach with his ideas; "they don't even want to talk about it." He says business groups are beginning to realize that low-income workers can no longer buy the products they produce. They are also beginning to hear his message that society has a choice: pay for more prisons or pay for better communities. We cannot afford both. "You'll break the bank eventually if you pour all your resources into building a fortress society." CED groups will see ample opportunity to build on the ideas being discussed by Jeremy Rifkin.

David Walsh is a Toronto businessman actively involved in supporting community economic development.

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A Dickens of a time

It was the best of times, it was the worst of times...

SOMEHOW THAT EPIC OPENING FROM *A Tale of Two Cities* kept echoing in my
BY MURRAY MACADAM, EDITOR

mind when I sat down to write this editorial. Some would argue fervently that life in the Ontario of Mike Harris is definitely the worst of times. You don't have to look far to see signs of a vast gulf between rich and poor in Ontario today, just as Charles Dickens' England was scarred by a similar type of social apartheid.

But a deeper look reveals that, in some ways, these are the best times which CED organizers and supporters have seen in Ontario. Looking back to the founding of *Community Economics* in 1991 is like dusting off an old family photo album to see another era. Community economic development has gone from being a topic discussed and acted upon by a small group of enthusiasts to a much broader movement for economic renewal which is attracting the attention of a growing number of community organizations, social service agencies, business groups, churches and others.

Tough times and government cutbacks are encouraging new partnerships among community groups, foundations, supportive companies and other players. Community-based self-employment training programs are making a real difference in helping many people go into business for themselves successfully. As the articles in this special issue indicate, many CED initiatives have grown stronger during the past five years.

That's the good news.

As encouraging as it is, it isn't the whole story. CED doesn't exist in a vacuum. It's part of an overall economy marked by tragically high rates of unemployment and a frayed social safety net whose gaping holes mean hunger, homelessness and hardship for thousands. As Eric Shragge argues (see page 7), we have to acknowledge the limits of CED. It can't make up for an economy, and a government, whose guiding values and policies run

contrary to the values of community development.

Ontario's Conservative Government has dismantled a wide range of government-funded efforts to encourage community development. And while government-funded programs under the NDP were criticized for being cumbersome and bureaucratic, they did at least

represent an attempt to use the resources of government to encourage CED—and provided dozens of community organizations across Ontario with urgently-needed funding. One result of the Conservative Government cutbacks is that many CED groups and efforts remain isolated from one another and lack the seed funding needed to establish themselves properly.

While community economic development has made major strides in the past five years, it has yet to fully hit its stride in terms of becoming a major player in the economy. For that to happen, much would have to change, in terms of the overall direction of the economy. But it's unfair to point the finger only at Canada's economic and political elite. The fact is, a great deal more community economic action, and related advocacy work, could be underway if CED enjoyed stronger support among sectors of our society with the human and financial clout to do a lot more than they're doing to nurture the seeds of the community economy—namely our credit unions, community organizations, trade unions, pension funds, churches and other networks.

As we celebrate five years of survival—no mean feat for a small alternative publi-



cation—we want to thank the many people who've enabled *Community Economics* to make it out of the cradle and into the world. When we started planning our first issue in the spring of 1991, none of us dreamed of becoming a thrice-yearly newsletter. The fact that we've done so is the result of support from the Ontario CED Alliance and the Ontario Social Development Council, our Management Committee members, our volunteer writers, our advertisers, supporting foundations, and most of all, to you, our readers. Thank you one and all!

Our new Web site is one way in which we hope to serve you better in the months and years ahead. Your continued support and involvement is the other side of that coin. What issues should we be focusing on? How could we improve the newsletter? We welcome your letters to the editor, suggestions, reflections. You can E-mail them to us at oceda@web.net, fax (416) 703-0552 or write 130 Spadina Ave., Suite 402, Toronto M5V 2L4.

Murray MacAdam was editor of Community Economics from 1991-1996 and now works in international development.

Worker co-ops on the move

Advances in organizing highlighted the annual **Canadian Worker Co-op Federation** conference held in Toronto from May 31-June 2. Every province was represented except for Manitoba and Quebec, and there was even a delegation from Syracuse, N.Y.

It was a great opportunity for meeting people involved in worker co-ops across Canada and to learn from our mutual experiences in operating co-op businesses.

As a result of successful lobbying by the CWCF and *Conférences des Cooperatives Forestière du Québec* to Revenue Canada, many workers have placed their co-op shares into self-directed RRSFs with Co-op Trust. This is a tax break not previously available to co-op members and can represent a 25-40% tax credit.

The First Ontario Fund, a partnership among OWCF and four unions, has raised over \$14-million in investment which is targeted for investment in worker ownership and co-ops. It is expected to become the major financing vehicle for larger worker co-op initiatives. It is now able to consider in-

vestment proposals, and can be reached at 1-800-777-7506.

Last year the Ontario Worker Co-op Federation received a grant from Human Resources Development Canada to develop a natural food supermarket worker co-op in Toronto. The Happy Tomato has signed a lease for a store at Bloor and Bathurst, and is expected to open at the end of October.

We are in contact with a number of unions and workplaces about converting businesses and some public sector services to worker co-ops. This may be an opportunity for co-op growth as unions and their members realize that owning their workplaces may be their best option in these changing times.

A major obstacle to co-op development and expansion has occurred in Ontario with the government introducing much more onerous requirements for producing offering statements before a co-op can raise capital. From their rhetoric, you might have thought the provincial government was committed to reducing red tape!

"We can move mountains"

From page 1

was a stupid idea that'll never work here. We don't hear that anymore. People are looking for new ways to meet their needs."

The barter network is trying new strategies to reach out and expand. Under a new initiative funded by the Trillium Foundation, the LETS Women's Project has begun a food buying club and a childcare exchange among low-income women.

Other barter networks can be found across Ontario. One of the biggest ones is in Peterborough, with 350 individuals and 40 businesses on board—

impressive numbers for a city of only 60,000 people. Barter is also booming in Sudbury, with more than 100 members. Ottawa, Guelph, Belleville and Saugeen also have local barter networks.

Sat Khalsa remains confident that LETS will continue growing stronger. "What we're doing is the future of society. Together we can move a mountain."

To learn more about LETS,
call (416) 595-5477,
fax 595-5965 or
E-mail sat@web.net

These changes mean that a co-op which has more than 25 members and investors will incur an expense of \$75,000-\$100,000 just to file an offering statement. Obviously, this is a major roadblock.

The OWCF is working with other co-op federations and organizations in Ontario through the Canadian Co-operative Association to lobby for the removal of these requirements, including meetings with politicians and bureaucrats. Call us at (519) 766-0082 if you are considering raising capital and we can advise you on the status of these discussions.

Marketing Community Economic Development Globally is the theme of an international consultation of individuals and community organizations being organized by West End Community Ventures.

The consultation will explore how community-based ventures can enhance income-generating initiatives across national borders. The focus will be on practical options for global collaboration: partner-

ships, trade (imports-exports), marketing, joint ventures.

- Goals include:
- Identifying ways of creating joint relations between community groups across national borders;
 - Building supportive relationships between relationships for future ventures;
 - Developing a common understanding of the potential opportunities and risks for community groups in the so-called "new global economy";
 - Reviewing the emerging discussion on the potential of the "third sector" for effective economic participation in this new economy.

The consultation will take place by mail and electronic mail, culminating in a workshop in Ottawa on November 7-8. The workshops will bring together about 40 to 50 people representatives of CED organizations from different parts of the world.

To get involved, contact Ann Cioppa, WECV, 804 Grenon Ave., Ottawa, Ont. K2B 6G2, phone (613) 596-6262, fax (613) 828-6877, E-mail: westven@web.net

Keep up pressure for bank reform

From page 8

sources of community-based lenders who serve traditionally marginalized borrowers.

If the Liberal Government is to live up to its campaign promises, these and other financial services issues should be at the forefront of the government's review of financial institutions' legislation. If the Community Reinvestment Coalition is successful, they will be front and centre during the review.

For information on how to join the Community Reinvest-

ment Coalition or how to intervene in the review of financial institutions legislation, contact Democracy Watch P.O. Box 821, Station B, Ottawa, Ont. K1P 5P9, tel. (613) 241-5179, fax (613) 241-4758.

Duff Conacher is the coordinator of Democracy Watch, an Ottawa-based citizen advocacy group that focuses on government and corporate responsibility issues.

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