

“Love what you do and believe in your ideas”

When we started 40th & Plum Woodworking in 1987, we went into the partnership with clear goals and a strong desire to succeed. With Peter's background

BY RACHELLE TALBOT (May 1996)

in forestry and my love of marketing and sales, the emphasis was on selling what we made.

What we made was a decorative screen door for the back porch of our newly acquired 7-acre property complete with a large house and small workshop. Armed with a small business development centre loan and lots of determination, we pioneered the 're-birth of the Victorian wood screen door' creating 5 new jobs and repaying our loan in less than 2 years. Pine furniture and accessories were added to our lines when we opened a craft store and bed & breakfast on our property. Forty local artisans supplied us with a wonderful variety of creations on a consignment basis.

Then the rollers coaster ride. When the GST was introduced and cross-border shopping became the rage, there was no other choice but to get creative to stay alive. After lengthy discussions and reviewing our

options, the final outcome was downsizing and selling our property to buy a smaller house and larger shop. Also, one of us would have to get a job to supplement our income, until we could turn things around.

We decided that our wood-working business had a better chance to survive with Peter in the shop and I with a day job. That day job was the *window of opportunity* that we benefit from today.

While managing a duty-free store, it was a constant juggling act to display those beautiful T-shirts and sweat shirts with assorted designs on the front, offer good customer service and keep the shelves neat and well-stocked. After several months of frustration, in the fall of 1994 the idea came to me in the middle of the night. Despite my rough sketch and inability to draw, Peter was able to produce a prototype that same day and the Show & Sell point-of-sale display was created. The store owner bought several units and so did a major Montreal shirt manufacturer.

We realized we had a winner. We then had some

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Time Dollars encourage a global cooperative community

Time Dollars have recently been making a good bit of news. They were among the few tools for change supported by Ralph Nader in his acceptance speech at the Green Party Convention in Au-

gust (1996). William Raspber-

BY LEN KRIMERMAN, EDITOR, *GED NEWSLETTER*, NEW HAVEN, CT US

ry's column in the *Washington Post* (1/19/96) praised them as

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Photo courtesy Prescott Journal

Editor's Note

In May 1996, Rachelle told her story to a large gathering of business developers at the Conference and Annual General Meeting of the Ontario Association of Community Development Corporation Inc. in Kingston, Ontario. The reason—40th and Plum Woodworking was being honoured with the **1996 Eastern Ontario Business Success Story Award**.

Rachelle and Peter obviously did some serious homework around market research, product development

and financial planning, steps which cannot be overlooked. But, they also knew how to be resourceful, locally resourceful, that is. By initially accessing their local community development corporation, a federally funded program through Industry Canada (formerly Community Futures program) rather than the traditional bank, they received more than money—they received business support and advice.

To put the story together, I spoke with Rachelle in Spencerville a few weeks ago. Her enthusiasm sprung through the telephone lines

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I N S I D E

MONEY...

and some alternatives

Community Economics celebrates its 5th anniversary!

On the evening of November 14th, long-time supporters who have over the past five years given either their finances or energies or both to *Community Economics*, gathered at the Hothouse Café in Toronto to share food, drink and words of accomplishment.

Wayne Roberts, co-author of *Get A Life! How to make a good buck, dance around the dinosaurs and save the world while you're at it*, feature columnist in *NOW Magazine* and advocate of CED joined us to offer some inspiration and, as always, some humour to help celebrate the good times and forget the bad. He kindly agreed to let us publish his remarks so everyone in the CED movement can benefit.

Ten Things I've Learned by Wayne Roberts

After a year of flogging my book, Get A Life!, and finding out just how tough it is out there in the world of community business, I sometimes think I should have carved out a career path for myself as the Tony Robbins of losers. But mostly, my experience has confirmed my optimism about CED and its potential in the here and now of business practice.

Here are 10 things I've learned:

1 When the going gets tough, the tough stay put. CED, especially the co-op form, is strongest in Quebec, Saskatchewan and the Maritimes. I don't think that's an accident. People there love their place and they've used their creativity to find ways to stay there. So love your community and place is crucial to the success of CED, and it's one of the values we have to promote. Otherwise, those with get up and go, get up and leave. This point also confirms that CED is essentially a positive movement. It's not a victim's movement. It works best when it's a movement of positive and joyful people who know and love their place.

2 If you can't stand the cold, get into the kitchen. Community building is about breaking bread. It starts in kitchens, not committee rooms. It's for doers, not planners, especially the kind of planners who put us through

the MEGO routine—my eyes glaze over. It's Lesli Gaynor, the laid-off social worker who started up Mitzi's in Parkdale. Mitzi's is a mid-block café that serves premium ice cream to neighbourhood kids and premium coffees and snacks to their parents, who end up knowing each other and working together on various community improvement projects. The business is thriving without any of the advantages of main street traffic. Gaynor's chutzpah and a loyal neighbourhood base are enough to finance this storefront operation. The biggest need in the CED movement is for more people like her to stand up and be at the counter.

3 When life gives you the raspberry, make fortified-fruit wine. Bill Ridelmeier of Southwood Farms just north of Toronto faced a glut of blueberries and raspberries, so he turned them into fortified wines and now

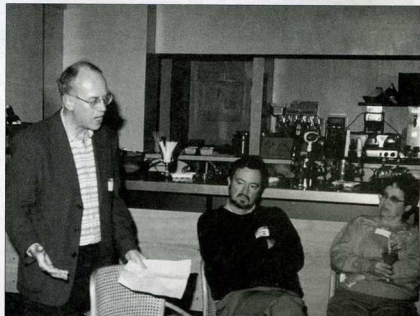


Photo courtesy Murray MacAdam

has a \$1.6 million a year roadside business. We have the resources, we often have them in surplus. But we have to recognize their value, and our ability to add value to them. The time, like the raspberries and blueberries, is ripe.

4 If no-one will hire you, go home.

Home suite home is where many business opportunities are. It's very hard to beat big business on its own turf. But working from home, we save on costs, which is the key to CED success. Low costs mean success with low volumes. It's amazing how many businesses can be started up with a small customer base: home-based child care, food catering, pirate radio to name a few out of hundreds. My experience has shown that even a writer and publisher can survive with small volumes, as long as most of the income goes to salaries, not fixed capital costs. Doing it on the cheap is a skill we've built up as consumers: we can turn those skills to success in business.

5 The longest journey starts by going the extra mile. Service is where CED excels. A horse-drawn dairy can deliver right to the door. So can a baby food caterer, a bread

maker. The multi-nationals can't go the extra mile to provide convenience. We have that flexibility.

6 Man who says it can't be done shouldn't interrupt woman doing it.

CED empowers the marginalized by building on their skills and assets. That's why women are so often leaders of community-based businesses. They've turned their skills as household managers and personnel managers and mediators—none of them recognized as having value in the mainstream economy—to a business advantage. It's also why immigrants are often able to launch businesses with meager resources. They can draw on networks of extended families and communities to build their niche. None of these assets count in conventional economics, which is why the establishment set says CED can't be done without massive retraining and upgrading. Actually, all we need is a massive upgrading of self-confidence.

7 If the load is too heavy, share it.

The businesses we are starting are not in competition with each other. The rising tide of local economies will lift all

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40th & Plum

from page 1

planning to do. The large property had been listed for 3 years and if we couldn't relocate to a larger shop and smaller house, our chances of success would be slim. With aggressive marketing, we finally sold the property in July of 1995, rented a shop and moved into a 25' travel trailer. Summer rolled into fall and we still hadn't found what we wanted. Without the upgraded equipment and a suitable location, our marketing efforts on our product had to be postponed.

The time was ripe for research and development. We headed south and found a campsite that was accessible to several large woodworking and equipment shops. We bought a computer, prepared a new business plan, studied marketing strategies and trends in the US. At Christmas time, we brought our plan to a local bank and discussed our strategy, but were unsuccessful at obtaining financing.

With the guidance of a few people who believed in our ideas, we approached the

Grenville Business Development Centre for the second time in the history of 40th & Plum. We received a loan to finance the equipment we needed and used the proceeds of our house sale to obtain our present location.

To stay competitive, a computerized cutting machine, pneumatic sander, sawdust collecting system, upgraded tools and new finishing products were added. A tap and dye machine was designed for our specific needs enabling us to thread in-house instead of contracting to off-shore suppliers. The impact was exhilarating!

We knew that if we could get exhibit space at one of the major trade shows in Toronto, it would be a strong benchmark with which we could measure the rise or downfall of our new creation. December 19th, 1995 we received a fax offering us a space for the February 1996 Toronto Gift Show. We took the plunge and have not looked back.

The Show & Sell and baseball cap displays are now at many retail outlets across Canada including ladies and

mens wear stores, baseball clubs, postal outlets, the beer stores, restaurants, pro golf shops, hotel lobby shops, hospital tuck shops, and just about any place that sells T's and caps.

Exporting is also part of our marketing plan. We are working with the Ontario International Trade Corporation (OITC) to participate in the New Exporters to Border States (NEBS) program.

We have since introduced a spin-off to this cap display holding 120 hats and complete with a swivel base and castors. A new project in 1997 is to produce display units now being manufactured in California for a distributor of key chains, postcards, posters and magnets.

The T-D Bank reviewed our updated business plan and have recently given us the opportunity to grow by partnering with us in paying out our GBDC loan.

For Peter and I, it has been an opportunity to: work at something we both love to do; prove that computers do create

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Editor's Note [cont.]

as she explained she had more to tell since last May.

The business has rapidly expanded over the past few months. With environmentalists influencing consumer choice, the use of wooden displays are quickly replacing wire, metal and acrylic models. Their wooden racks to display mugs, baskets, sweaters, stationary, placemats and shirts are fast sellers. A maple sugar products display led to a California firm hiring 35 representatives to sell their products in the area. A Miami interest has resulted in a sizeable order of a gift display. With their designed filed with Canadian and US patent office, the next step is exporting.

From our correspondence to 'catching up' on their story, Rachelle wished to share the following advice with our readers, "Success is to be measured not so much by the position one has reached in life as by the obstacles one has overcome while trying to succeed."

Barb Matthews, Editor

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Knowledge-Driven Change Strategies Through Research and Education in CED on:

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- labour adjustment
- small enterprise and technology
- women and literacy
- tourism and quality of life
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"When you weave us together, you make us strong"

This is a time of transition in our communities, in this country, and in the world.

We, representing organizations within the community, struggle with the increasing

BY ROSALIND LOCKYER

needs and expectations of people in a society where changes are more rapid and more complex than ever before. These changes require the integration of wisdom and technology at much higher levels of skill and collaboration.

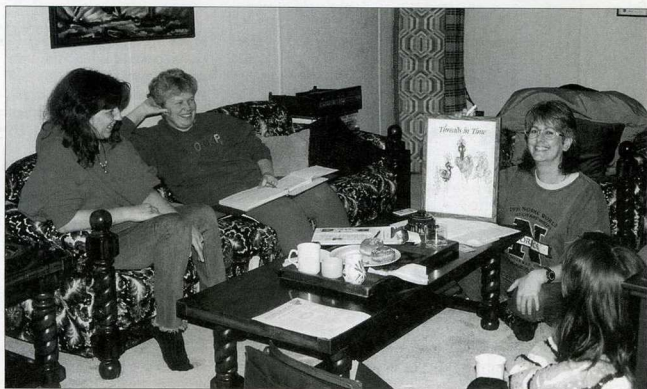
To meet the needs of women in the vast rural and regional areas of Ontario, we must move from organizational 'turfdoms' to collaborative networks and coalitions. We will need the help of both government and non-government organizations to empower the women of Ontario—to untap the skills and creativity needed to build their local economy and labour market.

Women's Community Loan Fund

The Women's Community Loan Fund (WCLF) in Thunder Bay is a grassroots economic development organization. It aims to increase women's economic independence and self-sufficiency by providing peer-group lending services and business training to develop their micro-enterprises.

The services of the loan fund include affordable financing, networking and mentoring, individual business counseling and follow-up support. It also works toward systemic change by addressing the social, psychological and economic barriers faced by many women as they start or expand a business.

Started in January 1995 as a project of the Northern Women's Centre, the WCLF now operates as a successful independent organization managed by its members. Currently, seven peer lending circles in-



Circle of Prosperity meeting (l-r Catherine Ferguson, Bernadine Duke-Dargerel, Lynn Landry-Rody, Deborah Poole)

volving 4-7 women each are operating. Networking among the members is an extremely important component of the Fund. Thunder Bay Ventures, a Community Futures agency is the investment funder for the fund and assists with loan

On the immediate horizon is a collaborative effort to launch a network of Women's Enterprise Centres

administration. The arrangement has become a win-win partnership with the Loan Fund recipient's producing a flawless repayment record.

Building on its success to date, the WCLF hopes to expand its services outside Thunder Bay by meeting the requests of regional women.

A network of Ontario Women's Enterprise Centres

On the immediate horizon is a collaborative effort to launch a network of Women's Enterprise Centres joined by eight organizations across Ontario. The proposed Centres will offer loan funds, training, counselling, networking, resource centres and mentoring.

The concept is built on the collective organizational skills

and experiences of those involved, but Women and Rural Economic Development (WRED) based in Stratford, Ontario will be coordinating the network. Four sites out of the planned eight are established REDI (Rural Enterprise

Development Initiatives) sites providing training—Grey/Bruce, Perth/Middlesex, Eastern Ontario and Victoria/Hastings/Peterborough.

The other four sites are the Windsor Women's Incentive Centre, GEODE in Sudbury, Niagara Peninsula Homes Community Resources in Welland and the Women's Community Loan Fund in Thunder Bay.

The track records of all these Ontario organizations point to yet another successful model of collaboration for helping women start and grow their own businesses. While some of the costs can be deferred through fund-raising and fee-for-service agreements, some government support is needed

to set up the Centres. As for the federal government, it has assisted in opening women's enterprise centres in every province except Ontario.

Similar examples that combined the financial resources of government and NGOs can be found in the US, Europe and in developing countries.

In times of rapid change, women historically have proven they can be flexible and resourceful. In the rural and regional areas of Ontario, women are strategically well-positioned to significantly contribute to job creation and economic development in their communities. Will government work with community organizations to recognize the valuable resource offered by women and help untap the potential?

Rosalind is the Loan Fund Coordinator for the Women's Community Loan Fund. She can be reached at 105 May St. N., Suite 114, Cuthbertson Block, Thunder Bay, ON P7C 3N9—Tel: (807) 625-0328 or Fax: (807) 622-6435.

Time Dollars cont.

"a concept for caring." On September 29th, a prominently placed Sunday *New York Times* article reported on the highly successful, city-wide Grace Hill Time Dollar program in St. Louis. Its 3,000 participants within this year earn an estimated total of over 60,000 Time Dollars for exchanging neighbourly services with one another—up from 9,500 in 1992 and 45,000 in 1995.

Meanwhile in Chicago, the school system has turned over some 10 South Side schools to a Time Dollar program that awards service credits to both tutors and tutees. These can then be redeemed to rent and eventually purchase personal computers. About 400 children are involved, with solid learning gains recorded for both the student mentors and their charges. In the Time Dollar Institute newsletter for Summer 1996, Edgar Cahn, inventor of this marvellously adaptable strategy identifies numerous "emerging applications." These range from

- *welfare reform*—families on AFDC (Family Benefits Allowance in Canada) may soon satisfy workfare requirements by earning Time Dollars...to
- *juvenile justice*—in Washington, DC, Time Dollars are used to operate a "Youth Court" in which "local youths earn Time Dollars as jurors, mentors and buddies" for non-violent first offenders. They can spend these to get access to summer jobs or to purchase computers...to
- *senior housing and centres*—with Time Dollars, adult day care can be provided, as well as respite programs for caretakers of the elderly. Missouri guarantees to redeem these ubiquitous service credits should participants be unable to redeem them from other individuals.

All these applications fit into a similar pattern: mainstream institutions are utilizing Time Dollars to acknowledge the potential and energize the participation of their so-called "clients", who they normally disregard or regard only as folks with problems, needs and deficiencies. Edgar Cahn calls this "co-production", where the "beneficiaries" of social programs, become motivated and empowered to contribute to the production of public goods.

The irony is that, while Time Dollars are gaining credibility within established institutions, they are little used within the "alternative

A path to democratic citizenship and global inter-cooperation

economics" community! At least, this—our community—has yet to see this way of "assigning value to things that are truly valuable" as a path to democratic citizenship, or to cooperative and inter-cooperative development. But imagine these scenarios

- students at a public college or university earn Time Dollars by assisting in its teaching (as tutors, language aids, etc.) or community service (co-op extension) missions; these they can then use to get tuition discounts. The university in turn pays work study salaries, in part, in Time Dollars, or uses them to purchase supplies, equipment or services from local businesses. Instead of growing up consumer or corporate, this enables students to grow up citizen', to learn from direct experience what makes democracy work. It also helps make higher education affordable and accessible...or
- participants in a city-wide

supposedly inclusive process to shape public policy (such as Chattanooga 2000) find that certain parts of their community—the working poor, the elderly, people of colour—are under-represented on task forces and subcommittees. They decide to offer Time Dollars to encourage and reward greater and fuller participation; these can be redeemed for goods and services in ongoing Time Dollar programs, or for donated goods, or they entitle those who earn them to receive discounts from area businesses, health providers, mass transit...or

- a regional network of co-ops, green or socially re-

sponsible from support organizations. (Some food co-ops already have a somewhat similar system in place, such as the Newark, Delaware co-op which accepts the hours put in by members of any other food co-ops as qualifying them for member prices)...or

- finally, the Alliance, along with other national and international anti-corporate and pro-grassroots democracy networks, introduces a globally accepted People's Time Dollar. Alliance members earn these—again, perhaps on a 7-hour to 1 basis—by participating in the work of the Alliance, and can redeem them from other allied organizations across the globe. The circle might then start to become whole...

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Sweat equity: Valuing start-up work in a co-op business

Sweat equity is generally considered all the voluntary unpaid work that is often required in the first years of a new business. This work is usually unpaid because

BY PETER HOUGH

the new business cannot afford to pay wages or salaries during start-up. The commitment by members to provide sweat equity is often essential for the success of the business.

Several issues are often raised around sweat equity. How does one ensure a fair or equal contribution between members? How can the sweat equity be recognized within the accounting system?

It may be desirable to show the sweat equity within the accounting system for then the investment of work by the members is recognized on the Balance Sheet. This increase in the members' shares makes it clear to outside lenders or investors how much the members have contributed to the business. Another result in accounting for the sweat equity is that the co-ops expenses are increased. This reduces the co-op's net income or increasing its net losses as may be the case. In either way, the current or future tax liabilities levied upon the co-operative's profits are reduced.

Three steps to account for sweat equity

Step 1: To begin, you must determine whether or not the members are employees of the co-operative or independent contractors. This is a technical distinction made by Revenue Canada based upon specific criteria. (To assist you in determining the nature of your co-op/member relationship, send for information available for \$4.00 from the Canadian Worker Co-op Federation (CWCF), 303—19th St. N.W.,

Calgary, AB T2N 2J2, Tel: (403) 283-9018—Fax: (403) 283-4687.) If you are not sure whether you have an employee/employer relationship, you should definitely get this clarified as it determines whether or not you are eligible for UIC should you be laid-off. It makes a difference for accounting and tax purposes whether or not the members are employees of the co-op or classified as independent contractors. A co-operative is required to deduct CPP, UIC and income tax when wages are paid to the employee. For co-operatives that are composed of independent contractors, no deductions are withheld when payments are made to the member.

Step 2: To recognize sweat equity, the labour must be converted to a dollar amount. This means the work of member-employees or member contractors need to be tracked in terms of time, work completed and dollar value. Depending on the job, a different level of compensation may be determined. Basically, the sweat equity work should be tracked and compensated in the same manner as has been determined for paid hours. By using the same compensation arrangements as are used for regular work, you ensure people are treated fairly and receive appropriate credit for the work they contribute.

Step 3: To enter sweat equity in the bookkeeping system, entries are made as if you are paying cash for the work. However, instead of writing a cheque for the balance less UIC, CPP and income tax deductions, you simply enter this amount into the share account of the member. The reason deductions are made is that the

wages are considered income for the employee as soon as they are earned regardless of whether or not the employee receives cash or shares. The co-operative of course must remit these deductions and its matching contributions to Revenue Canada in cash each month as usual. For independent contractors who are considered self-employed and therefore determine their actual income at their year-end, the full amount can be allocated to shares as no immediate tax liability is incurred.

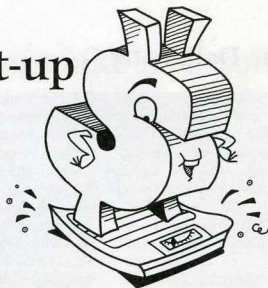
Combining sweat equity and paid wages

Another option is to track all work and then pay some in cash and allocate some to shares each regular pay period. A set amount of shares could be purchased each week or perhaps all overtime wages would be allocated to shares. You can develop a system suitable for you circumstances.

An example for one pay period might be as follows:

50 Hours @ \$10 =	\$500
Deductions CPP =	\$ 10
UIC =	\$ 15
Tax =	\$100
Shares =	\$100
Cash Payment =	\$275

The partial deduction for shares is the sweat equity portion. This allows the co-op to pay for all the work at a fair (market) rate, but it doesn't involve the co-op's cash flow as it is not paid out in cash. If this is to be done, the Board of Directors should pass a motion requiring all members to pur-



chase shares through a wage deduction. This benefits the co-op by showing share investment on the balance sheet. It also benefits the members as their ownership in the co-op increases. This means that the equity structure of the co-operative will reflect the true contribution of the founding members. In addition, if someone is laid off, their UI payments will be based on their full hourly rate even though some was received in shares and some in cash. The layoff slip only indicates the total wages earned per week, not the form in which the payment was made.

Effect of sweat equity on other kinds of income support

If you are receiving another form of income support such as social assistance, accounting for the sweat equity will increase your official income and may reduce the amount you receive. You should clarify this with your case worker.

RRSP option

Since an employee incurs a tax liability for sweat equity, it would be beneficial to place shares in a self-directed RRSP. This removes the tax obligation. (For information on investing members' shares in RRSPs, contact the Canadian Worker Co-op Federation (CWCF).)

For more information, please contact Peter Hough, Peter Hough & Associates, R.R.#2, St. Peter's, NS B0E 3B0, Tel./Fax: (902) 535-2416—E-mail: p_hough@fox.nstn.ca.

10% For Change: An opportunity to invest in the future?

A glance at today's headlines or the 6 o'clock news will reveal that Canadians are becoming increasingly concerned about their communities, the state of the environ-

BY TRICIA HYLTON

ment, and how current social trends are going to impact the future. Canadians are awakening to the knowledge that our past and current patterns of consumption, environmental degradation, and social malaise may begin to harm us.

Many unique and innovative solutions are emerging to address these concerns. But none possess the direct and immediate impact of socially responsible investment (SRI). Socially responsible investing (SRI) is an investment strategy that integrates social and environmental values with investment decisions.

There are four general strategies for engaging in SRI: *shareholder activism* mobilizes shareholders to influence the way companies do business; *alternative investments* puts money into community loan funds, micro-enterprises, social housing and progressive financial institutions; *positive investment portfolio screening* encourages investment in companies with exemplary social and environmental records; and *negative investment portfolio screening* avoids investments in companies with unsatisfactory social or environmental records.

Today, the SRI movement includes over nineteen different socially responsible and venture capital mutual funds with over 90,000 investors controlling approximately \$2.2 billion. Taking on the challenge of encouraging even more Canadians to make the connection between their per-

sonal values and their investment decisions is the Social Investment Organization (SIO). Started in 1989, the SIO is a national not-for-profit organization dedicated to promoting socially responsible investments (SRI) and corporate social responsibility (CSR).

As a catalyst for change, the SIO has introduced a national marketing campaign entitled *10% For Change*.

The SIO is aware that despite the tremendous growth of SRI assets in the 1990s, social investment is not as popular among mainstream investors. Why not? Two main reasons: first, many Canadians are not fully aware of the *downstream social impact* of their investments; and second, Canadians are not aware of *opportunities to invest ethically*. The *10% For Change* campaign will address both concerns and inform Canadians of the opportunity to "vote with their dollars".

Recognizing that many Canadians may be initially reluctant, the campaign will encourage Canadians to begin by investing just 10% of their current investment portfolio into socially and environmentally screened mutual funds and venture capital funds.

The campaign will also provide Canadians with the tools to do so through a 1-900 information line—1-900-830-4SRI (4774), at \$1.25/min. The 1-900 information line is an interactive phone system that will provide practical information to help callers make socially responsible investments. For example, the 1-900 line will let callers know how they can reach investment brokers located in their area.

The 1-900 line will also provide an overview of each screened mutual fund available in Canada, including informa-

tion on the screens applied, the investment criteria, and the top five holdings of each mutual fund.

The SIO estimates that a successful campaign will increase the resources in SRI funds to \$20 billion within five years. Controlling \$20 billion in investment capital will give social investors the power to influence the behaviour of corporations seeking their investment capital. "This is a very exciting time," says SIO Acting Executive Director, Bob Walker, "Social investment is about to get very big, very quickly. Our goal of increasing SRI resources to \$20 billion is not just a concept, it is achievable."

The challenge has always

been to get the information about socially responsible investing to the millions of Canadians with strong social, religious, personal, family, environmental, and ethical values. The *10% For Change* campaign will do that. The campaign will help Canadians make the connection between their money, how they use it and invest it, and how that shapes the world we live in.

For more information on the SIO, the *10% For Change* marketing campaign contact Tricia Hylton at the SIO @ 366 Adelaide St. E., Ste. 443, Toronto, Ontario, M5A 3X9—Tel: (416) 360-6047 or 1-900-830-4SRI (4774); Fax: (416) 861-0183; E-mail: sio@web.net.

TEN PERCENT FOR CHANGE

Catch the Wave. Join Canadians for socially responsible investment. Our future is riding on it.

Making the world a better place is the wisest investment we can make to secure our future. The financial decisions you make can also have a positive impact on your community and the environment. It's called socially responsible investment - a rewarding way to show you care about the world. By investing just 10% of your current portfolio into one of 19 socially responsible mutual funds, it's easy to invest in a better world. The rewards are many and even your bottom line smiles back. Make a difference, call the Social Investment Organization today. We're here to help you connect your values with your financial decisions.

INVEST FOR A BETTER WORLD.
OUR 1-900 NUMBER CAN SHOW YOU HOW.

Get the facts, call:
1-900-830-4SRI

21 coins per quarter. Must be 18 years of age.
A campaign of the Social Investment Organization (SIO)

CED inventories

The need to identify who is doing what and where in the field of CED continues to be of interest to researchers and practitioners.

Two inventories are currently being developed. Donald Dennie and another colleague of the Department of Sociology at Laurentian University in Sudbury are heading up a research project to inventory the extent of the social economy or *l'conomie sociale* in Eastern Ontario with a focus on Francophone and Native initiatives. Donald can be contacted at Tel: (705) 675-1151 x. 4218. Larry King of the City of Toronto's Planning and Development Department in cooperation with Meg Shields of Toronto Healthy City are collaborating to develop a listing of CED organizations and their activities in Metro

Toronto. Larry can be reached at Tel: (416) 392-0622 and Meg at Tel: (416) 392-0523.

In 1995, the CEDIndex, A Database of Ontario CED Organizations, an initiative launched by the now defunct Ontario CED Alliance, the Ontario Healthy Communities Secretariat and the Ontario Social Development Council, collected information on 107 organizations actively pursuing community economic development in Ontario. Contact Barb Matthews, Community Consulting, 2 Carlton St., Suite 1001, Tel: (416) 351-0095 x. 240 or Fax: (416) 351-0107 or E-mail: barbm@web.net.

LIFT (Low Income Families Together), a Toronto-based organization also produced an extensive database in 1996. CED & The Low Income Sec-

tor identified 126 groups involved in CED activities across Ontario who were either low income by constituency or were serving those communities. A full report including analysis is available by contact-

ing the researcher, Vida Maase, at the LIFT office at Tel: (416) 597-9400 or writing to LIFT, 238 Queen St. W., Lower Level, Toronto, ON M5V 1Z7. Colour copies sell for \$10 and black and white for \$5.

Conference to explore CED financing

Scheduled for April 1997, a conference will bring together CED advocates with securities lawyers and business consultants to develop new means for delivering financing of community businesses. It has two main objectives: to take action on existing non-governmental models and to develop a regulatory strategy for creating new models in the near future.

The conference is being developed in the wake of the Harris government's cancellation of guarantees for 30 community loan funds and community investment share corporations. The funds, sponsored by community groups, were slated for startup in 1996 and 1997. These innovative community financing vehicles had a mandate to recycle

local capital into micro-enterprise and community-based businesses.

With this ground-breaking program now dead, community groups are searching for other options. Existing regulations permit financial institutions such as credit unions to start community funds. As well, community groups have access through existing securities regulations to make "special purpose applications" for the right to sell community-based investments. These measures may suggest private- and voluntary-sector alternatives to the former government program.

For further information, contact the conference organizer, Eilmen/Shaw Public Affairs at Tel: (416) 599-7746.

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—Daryl Black, Miramichi Region Development Corporation

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Food, glorious food!

The Centre for Studies in Food Security at Ryerson Polytechnic University, Toronto in cooperation with the International Development Research Centre (IDRC), FoodShare Metro Toronto, Oxfam Canada, the Toronto Food Policy Council and the Toronto Food Research Network is organizing a conference to develop conceptual and practical frameworks for sustainable urban food systems taking into account global and local conditions.

Researchers, practitioners, community organizers and others are invited to gather at Ryerson from May 22nd to

25th, 1997. Topics on urban food systems will include: physical and space dimensions and urban design; social and cultural variations and access questions; economic and political issues and food policy; health and nutrition; production, distribution and food security; and environmental concerns.

To find out more or to register, contact Mustafa Koc (Sociology) at Ryerson's Centre for Studies in Food Security at Tel: (416) 979-5000 x. 6210. or E-mail: mkoc@acs.ryerson.ca or Web Site: <http://www.acs.ryerson.ca/~foodsec>.

GREAT! Grassroots organization to get CED funding for Riverdale in Toronto

GREAT (Greater Riverdale Economic Action Together), a CED coalition started from a local grassroots campaign in 1993, is negotiating a major CED funding initiative with Human Resources Development Canada. The total amount of the package is still to be determined, but organizers expect 16 or more staff to be hired by GREAT or participating community partners for a year-long CED initiative.

A strategic planning exercise

and community conference identified some key thrusts to create jobs and economic activity focusing in South Riverdale in Toronto's East End. This area was recently identified by Campaign 2000—an anti-poverty coalition—as one of the areas in Metro Toronto inhabited by increasing numbers of poor families.

It's expected that the CED project will include a community business consulting service, a local tourism and

consumer promotion effort, a community loan fund, a land use planning effort to identify new uses for abandoned industrial buildings and a brokerage service to negotiate local hiring agreements.

"We're carving out some new territory here with government help," says Eugene

Ellmen, recently appointed GREAT's Chairperson. "We'll see in a year's time whether this has helped to rejuvenate this hard hit community in Toronto." For more information, contact Eugene at Tel: (416) 599-7746 or Fax: (416) 599-0107 or E-mail: ellmen@web.net.

Community credit supports Ontario rural business

A new initiative, Community Credit Project was announced last August by Industry Canada. Community Credit is a pilot loan program facilitated by Scotiabank and the Ontario Association of Community Development Corporations (OACDC) Inc. and available to provide start-up and expansion capital to viable businesses and micro-enterprises throughout rural Ontario.

Diana Jedig, Executive Director of the OACDC stated "The Community Credit Project offers our members an opportunity to access a new source of much needed capital. We have seen a dramatic in-

crease in the demand for loans of less than \$30,000. This project will ease the frustration of some of our sites who have been historically unable to respond to the immediate capital needs of their local entrepreneurs."

Scotiabank will make available \$2 million in wholesale funds to eight members of the OACDC who will administer the loans on a retail basis. Of the \$2 million, \$700,000 will be available for character-based micro-loans to a maximum of \$15,000.

For more information, contact Diana Jedig of the OACDC at Tel: (519) 633-2326.

Citizens for Local Democracy

Organizing around issues against the proposed 'Megacity' or amalgamation of Metro Toronto, a grassroots organization, Citizens for Local Democracy headed up by John Sewell, former Mayor of the City of Toronto to "support local democracy, save our cities and local school boards, protect our social programs and stop downloading them onto property taxes."

A Democracy Parade or Rebellion of '97 in the spirit of William Lyon Mackenzie is

scheduled for Saturday, February 15th, 1997, to march along Yonge Street to Queen's Park. A Rally of Resistance to the Megacity and the gutting of our education system is planned for Sunday, March 2nd, 1997 at the University of Toronto, Convocation Hall (College St., west of University Ave.).

For more information, contact Citizens at Tel: (416) 977-8736 or E-mail: citizens@web.net or visit their Web Site: <http://community.web.net/citizens>.

Women and Rural Economic Development

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- Survival Skills for Women—A Life Skills Program
 - *Facilitator Training*
 - *Facilitator's Handbook and Participants' Workbooks*
- Business Women's Network Support
 - *Workshop/Manual—How to do it!*

Announcing the 1997 OACDC PROVINCIAL CONFERENCE

Plan to join your colleagues at this year's annual conference being held a little earlier in the year and in a readily accessible centre—Toronto!

Date: Wednesday, April 30th (10:30 am) to
Friday, May 2nd (3:30 pm)

Location: Holiday Inn Select, 970 Dixon Road, Toronto
(Free shuttle service from the Airport)

Registration: OACDC Members - \$150; Others - \$200

Accommodation & Meals:
\$350 - 2 nights, 5 meals
\$310 - "Early Bird" discount before March 15th

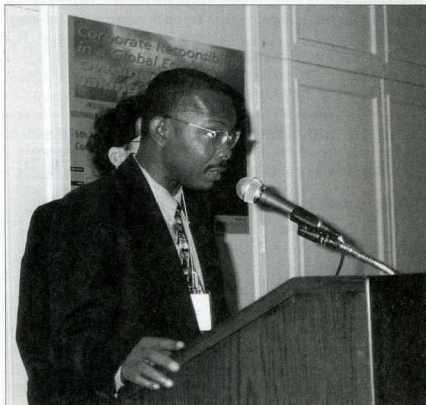
Call: Diana Jedig at the OACDC office
Tel: (519) 633-2326—Fax: (519) 633-3563
E-mail: oaecdj@snoopy.ccia.st-thomas.on.ca

Program includes the 1997 Ontario Community Futures Entrepreneur and CED Project Awards; mini trade show; community books and resources; workshops and plenary sessions, OACDC Annual General Meeting including elections for Asset Management Program Governance Board and more...

A CALL FOR ACTION

Corporate responsibility conference:

Addressing ethical issues challenging but critical to sustainable economy



Dr. Owens Wiwa, brother of executed Nigerian writer and human-rights activist Ken Saro-Wiwa, speaks to SIO conference.

NOW AVAILABLE!!

The Canadian Co-operative Association, Ontario Region's recent work on sectoral co-operative development has now been published into a series of research reports and summaries entitled, *Building a Co-operative Economy*. The six reports include an examination of the opportunities for co-operative development within agriculture, industrial retention, health care, energy, public sector restructuring and native communities.

Individual reports \$4.00 for CCA members, \$5.00 for non members or a complete set of 6 reports organized in a binder. \$25.00 for CCA members, \$30.00 for non members.

For more information or to place orders,

please contact:

Michael Hauser

Canadian Co-operative Association

Ontario Region Office

415 Yonge St, Suite 601, Toronto, Ontario M5B 2E7

Tel (416) 348-9666 Fax (416) 348-9283

E-mail: ccato!ontario!region!general@attmail.com

Web Site: <http://www.web.net/~ccaont>

Over 120 social investors, interest groups and corporate representatives attended the Social Investment Organization's (SIO) 6th annual conference to hear

caused by multinational oil producers in the Ogoni region of Nigeria.

A special session on Nigeria was held with Diana Wiwa, environmental activist and

BY SUSAN FLANAGAN & JANICE LOUDON

CONFERENCE ORGANIZER & MANAGER, SPECIAL EVENTS

leading corporate managers and activists openly discuss the challenges and successes of doing business in developing countries.

Corporate Responsibility in a Global Economy: Owning Up and Taking Stock, held in Toronto on November 15th, 1996 examined how the global economy poses unique questions for the social investor. Dr. Owens Wiwa, brother of executed Nigerian writer and human-rights activists Ken Saro-Wiwa, framed the day's events by delivering a riveting keynote address. He talked about the devastating human and environmental impact

wife of Dr. Wiwa; Orento Douglas, a Nigerian lawyer specializing in environmental human rights; Mark Johnston, filmmaker and former coordinator of an NGO working group on the Ogoni; and Dr. Laura Westra, University of Windsor professor of environmental racism.

A plenary session on the impact of the global corporation featured Quig Tingley, co-president of The Body Shop Canada, and Helen Finch, Vice-President, Corporate Development for Ontario Hydro International. Companies must, they argued, be held to the same human rights and

Session Proceedings

Sustainable Social Policy and Community Capital

Summer Program of the Institute of Management and Community Development

Concordia University, Montreal
June 18/19th, 1996

Read the proceedings of a two-day session hosted by the Caledon Institute of Social Policy that "brought together a diverse group of resource people and participants to explore the issues of community capital—financial, natural/built and human resources—and crosssectoral partnerships within the broader context of sustainable social policy."

Order this resource, jointly published by the Caledon Institute and the Canada Mortgage and Housing Corporation, from Michelle Pante, Coordinator, Social Partnerships Project at Tel: (613) 729-8778 or Email: partners@cyberplus.ca.

Find out more about the Social Partnerships Project by visiting its Web Site <www.cyberplus.ca/~partners>.

environmental standards that are enforced domestically. Meeting these standards is critical to the long-term sustainability of the world's economy.

The conference also examined topics ranging from benchmarking corporate responsibility and investing in the global economy to examining the performance of Canadian corporations operating in Latin America and the Pacific Rim.

Conference delegates were also treated to a Social Investment Trade Fair featuring SRI mutual funds, investment

professionals and financial institutions offering practical information on how to wade through the often complex world of integrating financial decisions with social values.

Conference proceedings can be obtained by calling the SIO at (416) 360-6047. Cost is \$15.00 for conference participants and SIO members and \$20.00 for non-members, excluding postage and handling.

Article gratefully reprinted with permission from the Social Investment Organization.

WRED Conference reveals 'Ontario's Hidden Wealth'

Women and Rural Economic Development (WRED) held its second provincial conference October 24th to 26th, 1996 at the Holiday Inn, Markham.

BY CHARLENE GORDON

Entitled *Country Commerce '96: Ontario's Hidden Wealth*, the conference promised to be a lively and informative event. So how did it go?

Participants who completed an evaluation, an astounding 96% of the total 150 people in attendance, rated the event "3 out of 4" on a scale of 1 to 4. Enthusiastic comments were made about the opening speaker, Elaine Froese and keynoteer Kathy Keeley. Others found the discussion panel "Is agriculture compatible with rural development?" most valuable. The "effective displays" and "action research" workshops also drew acknowledgements. Many enjoyed the networking opportunities.

Here's what people told the conference organizers ... "I liked the experiential aspect of

the L.E.T.S. presentation." "The conference workbook was very well put together. I wish to express my sincere appreciation for the childcare provided." "Excellent conference. Please make Kathy Keeley's video available to groups as a training tool." "All in all, a positive experience. Good meeting everyone and finding out I'm not all alone in my business efforts. Constructive knowledge to implement in my business and growth."

Remarks made during the discussion panel led to an invitation for WRED to meet with members of the Rural Ontario Municipal Association (ROMA) in December. Discussions were to explore the establishment of a working group to develop a model set of bylaws supporting small-business development that is compatible with production agriculture.

Our best conference 'story' was the result of creative thinking in a difficult situation. Kathy Keeley, keynote speaker, cancelled her scheduled appearance less than 48



Carol Rock, Greta Kennedy and Vi Wilson of WRED

hours before the opening. (Ask what something like this does to a conference co-ordinator's heart?) Ms. Keeley had recorded that her speech was to be on Thursday rather than the Friday morning of the conference.

Therefore, she also accepted an invitation to introduce Jane Fonda at a luncheon in Des Moines, Iowa at noon on Friday. Research revealed that it was impossible for an airline to get her from Toronto to Des Moines in time for both events. It was choice between WRED and Jane Fonda. What to do? The solution, based on a

model used by Hillary Rodham Clinton, was to deliver the speech via technology—Ms. Keeley's speech was videotaped!

Copies of the keynote address tape, the conference proceedings and information on their many programs and services are available from WRED at 379 Huron St., Stratford, ON N5A 5T6, Tel: (519) 273-5017 or 1-800-790-9949 (in Ontario) or Fax: (519) 273-4826 or E-mail: wred@sensex.net. Visit their award-winning Web Site at <http://www.sensex.net/~wred>.



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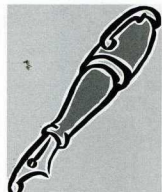
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Worker-Owner Co-operative



Why do we always look beyond our borders?

By Eugene Ellmen

A few months back I was struck by an article written by a Toronto community economic development activist about the Po Valley in Italy. The writer waxed lyrically about how the culturally superior Italians know how to do successful local economic development. If only Canadians could learn their simple truths?

This kind of reflection echoes other theoretical perspectives about CED in Canada. Whether it's Mondragon in Spain, the Institute for Community Economics in the United States or the Greater London Council in the U.K., the message is the same: Canadians, particularly Ontarians, are hopeless at community economic development.

And yet nothing could be

further from the truth. Tough times are creating interesting economic solutions to community problems. CED is having an effect.

The east end of Toronto, the neighbourhood I know the best, has a burgeoning CED sector. Toronto Community Ventures—a small scale incubator—has spawned a number of successful businesses. The Big Carrot has expanded into a successful local worker co-op with the financial and consumer support of its local community—and is now looking to expand to another location. And Greater Riverdale Economic Action Together (GREAT)—a community development coalition—will soon be launching an ambitious CED plan with the help of Human Resources Development Canada.

Outside of Toronto, there is Community Opportunities

Development Association (CODA), a multifaceted, successful CED effort in the Cambridge area. And West End Community Ventures is expanding in Ottawa. And numerous rural communities are developing innovative new CED efforts, many under the leadership of local women.

Across the province the credit union sector is waking up to the possibilities of CED. (Even the banks are using charitable dollars to promote local economic development.) Metro Credit Union in Toronto is examining the possibility of a special service package for non-profit agencies, with the possibility of a special micro-enterprise loan fund as part of the deal.

There is no doubting the fact that CED has suffered with the change in government at Queen's Park. Having raised expectations skyhigh, the NDP

never delivered on CED in a comprehensive, effective way. Then with the election of the Conservatives, the departure of the government from CED left a lot of activists scrambling.

But these tough times are bringing people together—and creating the basis for fruitful, innovative solutions. The trouble is our home-grown efforts seem mundane, so matter-of-fact that they hardly seem newsworthy.

It's time that CED activists stopped complaining about the lack of a local development culture in Ontario and started celebrating some of their own successes.

Eugene Ellmen is a partner in Ellmen/Shaw Public Affairs, a communications, media relations and community development business and author of The Canadian Ethical Money Guide.

Anniversary, from page 3

boats. There are lots of ways to create a briarpatch of co-venturers to help us while we're getting on our feet. I don't see myself in competition with other green publishers, for instance. I invite them to send their brochure in my mailings, counting on them to do the same for me so we cut our marketing costs by orders of magnitude.

It's important for CED activists to know that a community-business relationship has to go both ways. I'm happy to provide free volunteer services for others. But I count on others helping me too. Here again we fall down. We don't go to lawyers who help out CED when we need a personal lawyer. We don't support our own. We thank the staff of *Community*

Economics, but don't buy a subscription.

O If it's worth doing, it's worth raising hell.

CED replications protest politics. It allows people to work at jobs that do the right thing instead of marginalizing that work as pure volunteerism. When people have to volunteer to do the wrong thing in their own free time, then we'll have an economy that works for all.

We need to clean up our language in this regard. We are not, for instance, part of an alternative economy. We are a competing economy, out to surpass the mainstream corporations. The big competitive disadvantage we face is that the big bad corporations get most of their loot from taxpayers in the form of subsidies. Not a

handful of bad actors could survive without access to the government trough. So when we talk about fair taxes, for instance, we shouldn't just harp on how workers pay more taxes than the wealthy. That puts the emphasis on the wrong syllable. I don't care if the wealthy pay more taxes. I want them to take less taxes, so we can compete with them on an even playing field.

Beware of geeks, even bearing gifts.

Community businesses will succeed because of superior social skills. That's why the training establishment wants us to perfect our geek and computer skills, so we're stuck competing on a turf where we're weakest. Study where big businesses cut their busi-

ness deals—on the golf course. They know the centrality of social skills and connections. We need to invent our own golf course and club, or rather we need to find it, in our neighbourhoods. There, we'll find that green is not just a different product line—environmentally-friendly soaps instead of harmful soaps. Green is a different way of doing business, one that substitutes talent for toxics, one that reduces the distance among neighbours, not between continents.

If it ain't fun, it won't work.

Communities, like individuals, just want to have fun. But fun is close to being a dirty word among social activists. We leave that to the Disney's and McDonalds. This is the big area where we can compete.

When I worked with Dr. Riel Miller a few years ago, he often spoke about the potential of multimedia and how information technology was going to transform the way we live, play, learn, work and communicate. At the time I only vaguely understood many of his musings. Riel, a member of the Alliance of Converging Technologies, is a contributor to Don Tapscott's latest book, *The Digital Economy*. And, he was right—multimedia has altered my life. I now use the Internet, understand Intranet and communicate with colleagues and friends around the world with freetel.

In the preface, Tapscott boldly states "Today, we are witnessing the early, turbulent days of a revolution as significant as any other in human history. A new medium of human communications is emerging, one which may prove to surpass all previous revolutions—the printing press, telephone, television, computer—in its impact on our economic and social life. Interactive multimedia and the so-called information highway, and its exemplar, the Internet,

North of Montreal, communities and the province have built an exquisite 'linear park,' a bike trail replacing an abandoned rail line. Everyone there has a blast. They also stay at local B&Bs and eat local food served all along the trail. This is an economic bonanza for CED. So lets have a good time. No-one can claim the dominant economy is offering that, so it's a wide open field. The world doesn't need another organization that makes us sour. It needs renewal from that ultimate renewable resource, a resource that expands as it's used, the capacity for joy and hope and love.

Wayne Roberts is serious about #7. If the load is too heavy, share it. With your copy of this newsletter came a 1-page promotion and order

**THE DIGITAL ECONOMY: PROMISE AND PERIL
IN THE AGE OF NETWORK INTELLIGENCE**

by **Don Tapscott, McGraw-Hill, 1996**

Reviewed by Joe McReynolds

are enabling a new economy based on the networking of human intelligence."

In an antidote taken from the book, Albert Einstein, while monitoring an exam, was told by students that the questions were the same as the ones from last year. "That's okay," he replied, "the answers are different this year." Such is the impact that network intelligence is having on our lives.

The Digital Economy provides a 20-year history for IT (information technology), then takes our 1996 network intelligence into the 21st century.

Clear, jargon-free language is used to reveal how new technologies combined with business strategies are transforming processes, products, services, structures and all the rules of enterprise.

Separate chapters examine and outline how all aspects of production, government,

form for his latest book, *Get A Life!* If you order his book using this insert, he will donate \$4 from each sale to *Community Economics*. It's called *sharing*. And, we are very grateful.

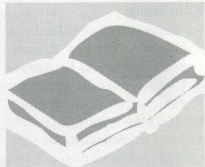
We want to continue bringing you the latest news in the field of community economic development. But, we can't do it alone. Please send in your subscriptions and ask your friends to subscribe.

Consider a publishing partnership—we do the work, you get your message out to others! We'll also very gratefully accept donations. Call, write or e-mail any ideas on how we can stay in the business of promoting community business. Help *Community Economics* work toward celebrating its 10th Year in Community Publishing?

travel, learning, media and leadership have changed and will continue to respond to the digital economy. Tapscott also looks at the darker side of the 'information highway', yet closes positively with a debate of business' role in the transition toward the 'new economy' and a new society based on fairness, justice and democracy.

Two chapters are of particular interest to community developers: the twelve themes of the new economy and the new responsibilities of business. The concepts discussed help us see the potential offered by technology for humans to combine their intelligence, knowledge and creativity and apply them to improving the quality of life and social development.

Since the book's release, IBM Info Market Service has created a very unique opportunity to download chapters at a cost of \$2.00 each from the following Web Site: < <http://www.infomarket.ibm.com>

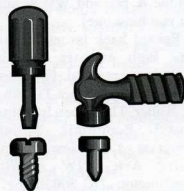


/books/dttoc.htm >. Evidence that information technology can be put to good use. Why buy the whole book, if you only want selected chapters?

I recommend this book to anyone interested in how business, government and community are being transformed and information technology is both aiding and driving these changes.

Joe McReynolds is a consultant specializing in management and organizational transformation and community and co-operative development. A former long-term public servant, he was a staff member of the CED Secretariat in the previous government's administration. Joe can be contacted at Tel: (905) 584-2535 or by E-mail: mcreynol@inforamp.net.

40th & Plum from page 3



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jobs; confirm how important it is to be creative, versatile and positive; remove the myth that married couples cannot work together successfully; and, encourage others to be risk takers and to believe in their ideas.

We're very proud to be the exception to the rule while touching so many other lives by the spin-off of our ideas.

To find out where your local business development centre/community development corporation is located, please contact Diana Jedig, Executive Director, Ontario Assoc. of Community Development Corporations Inc., 12 Barrie Blvd., St. Thomas, ON N5P 4B9; Tel: (519) 633-2326; Fax: (519) 633-3563, E-mail: oadcded@noopy.ccia-stthomas.on.ca.

GEO Newsletter

For the past six months at least, the Len Krimerman, Editor of *GEO Newsletter* in Connecticut, US and I have been discussing ways of collaborating in community publishing. *GEO* is a newsletter with many similarities to *Community Economics*—recently celebrating its 5th anniversary—financial support from a variety of sources especially from its supporters, subscribers and people who make donations—an independent, community-based publication without a sponsoring agency and relying on much voluntary effort—a focus on community economic development particularly worker ownership and co-operatives.

For now, I'm suggesting you may also want to subscribe to *GEO*. Len and I feel that CED has no borders! In Canada, the US or elsewhere, CED is a strategy that offers a solution to unemployment and community apathy—a solution where people can also put their heads (ideas) and hearts (spirit) together to create work while making a difference.

Send \$20 US for an individual subscription or \$40 US for an organizational subscription to *GEO Newsletter*, P.O. Box 5065, New Haven, CT 06525. You can contact them at Tel: (203) 389-6194 or Fax: (860) 486-0387 or E-mail: ksbrodie@aol.com.

PossABILITIES

Looking for employment opportunities? Visit PossABILITIES on the Internet at <http://www.thewire.com/hrdc/poss/poss.html>. The information-filled monthly newsletter produced by the Employment & Training Services Unit of Metro Community Services includes skill training programs and a variety of services available

from community organizations serving recipients of social assistance in Metro Toronto. Just a quick browse through encourages you to search out new possibilities! Produced in WP 6.1 Windows, the publication is available on diskette or hard copies can be picked up on the main floor of Metro Hall, 55 John Street, Toronto. To include your organization's employment-related programs and services in the publication, contact Metro Community Services at Tel: (416) 392-8601 or Fax: (416) 392-8153.

The Rural Update

The *Update* is an on-line newsletter delivered free by E-mail. Published by the Aspen Institute Rural Economic Policy Program, *Update* addresses rural and small town community economic development with summaries and pointers to items on the Internet, in major media and in organizational newsletters and journals.

To subscribe, send a message using the following format:

TO: ruralupdate@lists.aspeninst.org
 SUBJECT: subscribe
 BODY: Your name, organization, mailing address, phone & fax and WWW site (if you have one).

Recent back issues are on the Web at <http://www.aspeninst.org/rural>. For more information, contact Timothy R. Walter, The Aspen Institute Rural Economic Policy Program, 1333 New Hampshire Ave., NW #1070, Washington, DC 20036-1511, USA. Tel: (202) 736-5834—Fax: (202) 467-0790—E-mail: timothy@aspeninst.org.

Workshops for African-Canadian women

The Heritage Skills Development Centre located at 1071 King St. W., Suite 309, Toronto,

ON M6K 3K2 is sponsoring a series of small business training workshops to help African Canadian women escape the unemployment syndrome. For more information, contact the Centre at Tel: (416) 345-1613 or Fax: (416) 977-2271.

Home/farm-based business training for rural women

Women and Rural Economic Development (WRED) is offering a SELF Start Business Development Program for farm and rural women. The program is a 42-week program designed to help in planning and starting a small home or farm-based business. For more information, contact a local WRED office or call 1-800-790-9949 (in Ontario).

Rural Enterprise Loan Fund

The Rural Enterprise Loan Fund is "an easier way to help you finance your business." Women and Rural Economic Development (WRED) administers a loan fund for women which is based on the 'step-up borrowing' process. After each loan is repaid, you are eligible to apply for more financing to a limit of \$3,000 dollars. For more information, contact WRED at 1-800-790-9949 (in Ontario.)

Women and Economic Development Consortium

The Women and Economic Development Consortium is a new national philanthropic strategy bringing together several public and private foundations, corporations and the co-operative sector to strengthen the Canadian economy through making better use of women's potential. The Consortium will fund enterprise development benefiting low-income women

through co-operative and community-based businesses. Grants are made to women's organizations (not individuals), and will be awarded on a multi-year basis.

The deadline was January 17th, 1997, but, it is always useful to gather information on funding sources. For more information, contact the Consortium Grants Coordinator, Canadian Women's Foundation/La fondation des femmes canadiennes, 214 Merton St., Suite 208, Toronto, ON M4S 1A6, Tel: (416) 484-8268; Fax: (416) 486-8604.

Canadian Women's Foundation Economic Development Fund

The Canadian Women's Foundation is the first national public foundation in Canada specifically designed to meet the needs of women and girls. The Foundation will fund projects in the area of economic development and violence prevention encouraging women and girls in Canada to achieve greater economic independence and self-reliance.

Unfortunately, their deadline was January 17th, 1997, but again, why not find out more by contacting the Economic Development Grants Coordinator, Canadian Women's Foundation, 214 Merton St., Suite 208, Toronto, ON M4S 1A6, Tel: (416) 484-8268; Fax: (416) 486-8604.

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Hope in Hard Times*

Money—it seems none of us can get enough these days. Scrawled in bold letters on the street-side of the T-D Bank at the corners of Spadina and College in Toronto were the words “Money doesn’t talk, it swears!” Who wrote these words... a destitute street person frustrated by panhandling for food, a disgruntled worker refused a pay increase, a small business owner faced with fast approaching bankruptcy, a corporate executive challenged by a takeover bid or a staff member in a non-profit organization dealing with a layoff notice due to funding cuts?

For the thousands of people who continue to lose their jobs due to corporate restructuring, government cutbacks and technological advances or who remain unemployed, underemployed or working-poor despite their efforts to polish their resume and brush up on their job interviewing skills, the lack of money is a harsh reality.

Let’s face it. Money is becoming one of the major challenges to the CED movement. The climate of financial restraint is encouraging CED agencies and organizations to “practice what they preach” in the community. As we went to press, I was aware of three strategies being used—a partnership or strategic alliance among CED organizations which provide technical assistance, training and access to financing—the identification of local resources through a strategic planning process in a municipality—the promotion of a co-operative approach for delivering public services.

Possibly with an intent to establish a national profile for CED, a select group of stakeholders representing the technical assistance, training and financing organizations



from across Canada gathered in mid-February for a three-day summit in Cambridge, Ontario. The purpose was to discuss forming a **CED Partnership** and finding ways to fund it. Invited were four major foundations that are actively involved in funding CED activities. High on the agenda was model-building/sharing and secure funding. A draft agenda suggested participants consider ways to “move a proven and successful project from one part of the country to another” and find “a mechanism to fund it.”

The City of York’s effort to renew its economic circumstances has clearly recognized that tax revenue cannot be generated to provide public services without involving those who will be its contributors, its citizens. Through CEDAC, the Community Economic Development Advisory Committee, a comprehensive and award-winning strategic plan has been built involving local labour, business, education, community groups and government. The Committee is currently in the process of hiring 2 staff, a Senior Coordinator

and an Assistant, who will be implementing their plan for improving the local economy.

The **Co-operative Developers’ Network**, a newly organized network of co-operative development consultants, came together to develop ways of promoting a co-operative economy in Ontario. While focussed on promoting a co-operative business structure, the Network also sees how privatization of public services would benefit from co-operative solutions. Many public services, such as ambulance, child and health care, municipal water and sewage treatment services, are being provided by worker/employee-owned or multi-stakeholder co-operatives in other provinces and countries.

But, in the end, is it really more money that the CED movement needs? Maybe we need to find a way to bring the various sectors together before the movement unintentionally

creates a situation of CED ‘haves and have-nots’. Practicing what we preach could mean gathering all those affected by the problem, together to work on ways of securing the financial future of the CED movement as a whole. The sum of the whole is greater than its parts! I hope the trickle-down theory of economics isn’t being used in CED, too.

Send me your comments on these challenging issues facing the CED movement. What’s your read on the state of CED in Ontario, Canada, elsewhere? Let’s continue to debate these issues and work toward building a CED movement that involves everyone’s contribution regardless of the contents of their wallet.

Barb Matthews, Editor

* *An Economic and Political Literacy Primer (September 1996)* written by and available from the Metro Network for Social Justice, Economic and Political Literacy Working Group, c/o Social Planning Council of Metropolitan Toronto, 2 Carlton St., Suite 1001, Toronto, ON M5B 1J3—Tel: (416) 351-0095 x. 233 or Fax: (416) 351-0107. Copies are \$12. plus \$2.50 postage and handling. The content includes information on “the new corporate order: the neoliberal agenda”, “the reluctant welfare state”, “the truth about debts, deficits and interest rates”, “the crisis of the 1990s”, “creating democratic alternatives.”

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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.

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Almost every day of the week, the offices and meeting rooms of the Social Planning Council of Metropolitan Toronto buzz with the high spirits and civic minded-ness of many social change initiatives. We've joined in the confusion by renting space from them.

By rubbing shoulders, literally, with other community activists, the information we share in every issue of *Community Economics* may persuade others to consider how a community economic development (CED) approach can be used to create revolutionary and transformative social and economic change for people and in communities.

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