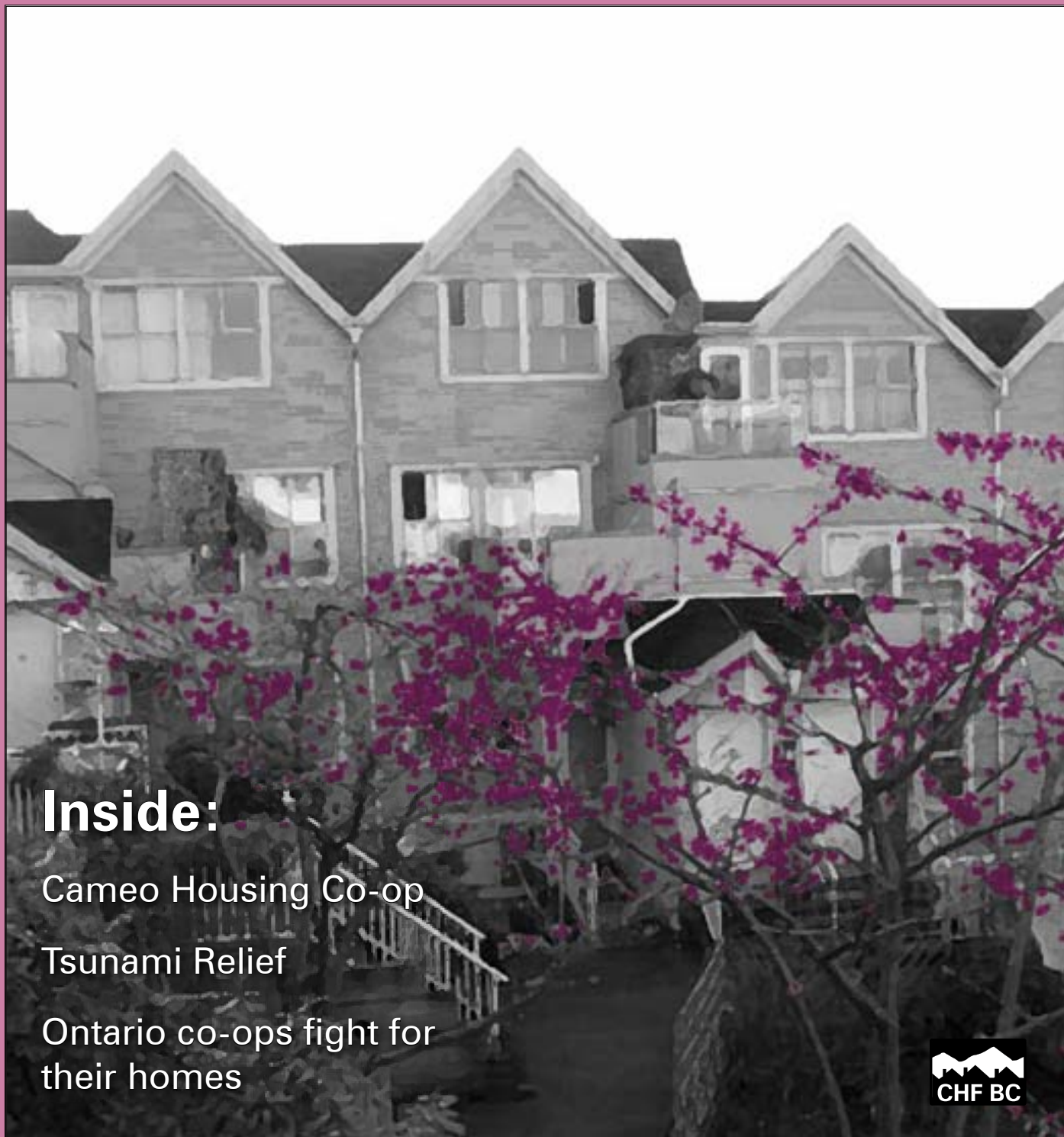


SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC



Inside:

Cameo Housing Co-op

Tsunami Relief

Ontario co-ops fight for
their homes



Spring 2005 \$3.00

New president outlines goals

At last November's annual general meeting, members elected a new board of directors and I had the privilege of being chosen as president of CHF BC.

The board has been busy. We continue to wage the struggle to resolve the leaky co-op crisis and seem to be making progress. This despite challenges such as negotiating extended land leases, finding solutions for those few co-ops that don't fit into the general framework for CMHC, and overcoming other potential roadblocks to keep the process moving.

The issue of Section 95 subsidy has taken on an urgency and a direction in the last few months. Since the special meeting in October that laid out the severity of the issue, we have, with CHF Canada, launched the campaign. We've sent out campaign materials and postcards

to co-ops, and we are in the process of arranging meetings with MPs.

Member input, such as last year's communications survey and the member feedback session at the AGM, has been very helpful and illuminating. It was in directors' minds at the board's annual planning session where we discussed direction for the year ahead.

The three greatest challenges we face are: fixing leaky co-ops, solving the Section 95 subsidy crisis and promoting good management within our co-ops and the sector as a whole.

We will also continue to promote membership in the Federation, support election campaign activities, expand the education program to meet our members' needs and ensure that our communication program supports our goals and activities.

At the same time we will continue to provide opportunities for members to have input and set the direction of the Federation. We want to promote co-op leadership and a positive environment for volunteers.

Last, but not least, we will promote the development of new housing co-ops and encourage co-ops whose mortgages will expire to continue as viable, mixed-income co-op communities.

With hard work, dedication and the continued support of our members and staff, I believe we can achieve our goals. I look forward to working with you. ■

Mike Alsop is president of CHF BC and a member of Misty Ridge Housing Co-op.

contents

FEATURES

- 14 In the spotlight: Cameo Housing Co-op**
This Victoria co-op is dedicated to community.
- 22 Opinion** In an era of government inaction, View Court Co-op member Peter Royce proposes how the co-op sector could finance new co-ops on its own.

COLUMNS

- 5 Up front** with *Letters*, *Hot dates*, *On the Net* and news from BC's co-op housing sector.
- 10 Diversity in action** explains how to be an inclusive community.
- 15 News you can use** introduces core management standards for housing co-ops.
- 17 Education events**
- 18 Commercial services**
- 19 Nuts + Bolts** tackles bi-fold doors.
- 20 International** covers tsunami relief efforts by Canadian co-operatives.
- 21 The new view** covers co-op youth who took their own initiative to help Tsunami victims.
- 23 National** Ontario co-ops are fighting the province's *Social Housing Reform Act*, and they need our support.



hot dates Mark your calendars for upcoming co-op housing events you don't want to miss.
Mainland **5** Vancouver Island **12**.



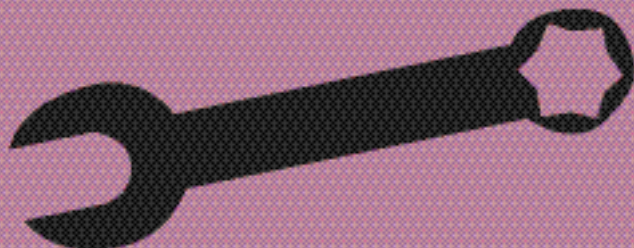
Co-op notices are published separately.

Co-op notices are available at www.chf.bc.ca (in the 'Co-op Directory'), by calling 604.879.5111 (toll-free 1.866.879.5111) or by email to sevans@chf.bc.ca. You can get a free printed copy by visiting our offices at 200-5550 Fraser Street in Vancouver or 410-1105 Pandora Avenue in Victoria.

On the cover: Spring blossoms at Charleston Terrace Housing Co-op.
Photo courtesy of Bonnie Nicol.

COHO

REPAIR SERVICES INC.



Competitive rates.
Reliable service.
Satisfaction guaranteed.

You expect it. We deliver.

COHO Repair Services offers contracted maintenance services for your housing co-op. Choose from a wide range of services:

- preventative and routine maintenance
- interior and exterior repairs
- unit inspections
- maintenance room inventory
- janitorial

You decide how to use contracted hours to best suit your co-op's needs. Call us for more info or a no obligation quote.



604.879.5770



SCOOP is published quarterly by CHF BC to provide a link between housing co-ops and the Federation, and a forum for opinion. *SCOOP's* content does not necessarily represent CHF BC policy. Publication of an advertisement does not imply endorsement of the product or service. *SCOOP* is distributed free to all households in CHF BC member co-ops. **ISSN 1206-2766**

♻️ Printed on recycled paper with 10% post-consumer waste, using environmentally-friendly vegetable inks.

Subscriptions	\$12 per year (includes GST)
Editor	Scott Jackson sjackson@chf.bc.ca
Design	EGO Creative Solutions design@egocreatives.com
Printing	Broadway Printers litho@broadwayprinting.com

CHF BC board of directors

President	Mike Alsop , Misty Ridge malsop@chf.bc.ca
Vice president	Wes Hosler , Lore Krill whosler@chf.bc.ca
Treasurer	Suzann Zimmering , Quebec Manor szimmering@chf.bc.ca
Secretary	Dianne Cook , Creekside dcook@chf.bc.ca
Directors	Georgia Andrews , Whattlekainum gandrews@chf.bc.ca Doreen Aquino , Dundee Court daquino@chf.bc.ca Glen Armstrong , Pine Ridge garmstrong@chf.bc.ca Candice Bunting , Cameo cbunting@chf.bc.ca Gino Gamboa , Terra Nova ggamboa@chf.bc.ca Victor Mogollon , Collingwood Village vmogollon@chf.bc.ca James Quaife , Tyee jquaife@chf.bc.ca Diane Winkler , Mau Dan dwinkler@chf.bc.ca

Co-operative Housing Federation of BC www.chf.bc.ca

Vancouver	200-5550 Fraser Street, V5W 2Z4 Tel: 604.879.5111 Fax: 604.879.4611 Toll-free: 1.866.879.5111 info@chf.bc.ca
Victoria	410-1105 Pandora Avenue, V8V 3P9 Tel: 250.384.9444 Fax: 250.384.0349 islandinfo@chf.bc.ca

up front

LETTERS

Dear SCOOP:

I've heard it said that a member can't sue the co-op because it would be like suing yourself. Is this true?

Co-op member,
name withheld

Many people think this is true, but it's not. Your co-op is a person in law, and one person can certainly sue another. But hold on. Just being able to sue your co-op doesn't make it a good

idea. Legal actions are expensive and the outcome is never certain. And if you start a legal action and aren't successful, the court may decide that you should pay the co-op's legal expenses on top of your own.

In any dispute between member and co-op, there are almost always better remedies than legal action. You'll save time and money if you look for other ways to resolve the problem. After all, it's "co-operative" housing.

CHF BC staff take hundreds of calls each year from members looking for information or advice. Let us know if you need our help; that's what we're here for.

WANTED

We want your co-op photos, stories, questions and articles for SCOOP. After all, it's your magazine!

REWARD: FANTASTIC PRIZE!

All entries qualify for a fantastic prize draw.

Send submissions to CHF BC, Attention: SCOOP,
200-5550 Fraser Street, Vancouver BC V5W 2Z4 or
email scoop@chf.bc.ca.



hot dates

Come and get all fired up about co-op housing at these mainland events:

- Apr 2**
Spring Education
Conference (see p.17)
- 11**
Joint delegates forum
- 23**
Opening Doors door-
painting party (see p.15)
- 30**
Semi-Annual General
Meeting (see p.20)
- May 4**
Networking night –
Community building
(see p.17)
- June 16-18**
CHF Canada AGM,
Edmonton

chip rates

Rates effective March 1,
2005, and subject to change.

CCEC – variable	1.45%
CCEC – fixed 12-month	2.15%
Coast Capital (Vancouver Island)	2.0%
Prospera (formerly Fraser Valley)	1.25%
VanCity	2.193%

Good news for provincial co-ops

Last year BC Housing cut replacement reserve funding to Provincial Housing Program (formerly Homes BC) co-ops by half. This reduction was scheduled to last two years.

Our members passed a resolution at the November annual meeting calling on BC Housing to end the cuts and directing CHF BC to press the issue. CHF BC has learned that full replacement reserve funding for provincial co-ops will be restored, retroactive to January 1, 2005. BC Housing will send more detailed

information to affected co-ops soon. For more information, call Eileen Tiessen, Manager, Program Operations at BC Housing, 604.439.4142.

Three co-op fires highlight need for personal insurance

December was a difficult month for several housing co-ops struck by fire: Greenland, Desert Breeze and the Maples. Thankfully, none of the fires was catastrophic – all three were contained so that only one or a few units were damaged. But in each case there was a member who

didn't have personal insurance to replace their belongings. Although donations from the community and other co-ops helped, it was no substitute for insurance.

Many co-ops make personal insurance mandatory, and some purchase insurance for members and include the cost in housing charges. In light of these recent fires, we urge co-op members to get insurance and to review their accident prevention and emergency plans. A good place to start looking is the Memberguard program offered by The Co-operators and sponsored by CHF Canada.



Federal budget ignores PM's housing pledge

On February 23, 2005
– exactly one year after Paul Martin met with housing advocates to promise a new social housing program – his Liberal government tabled a budget with no new money for housing. During the 2004 federal election campaign, Martin and the Liberals promised \$1.5 billion in new funding over five years for new social housing.

“The government has acknowledged that 1.7 million Canadians don't have adequate shelter. Yet there is nothing in the budget to address this growing challenge,” said CHF BC president Mike Alsop. “CHF BC is approached daily by people desperate for affordable housing,” said Alsop. “We all know how big the need is, and the Prime Minister's promise gave us some hope that the government understood the need for decisive action. Needless to say we are extremely disappointed!”

Housing co-ops have been pushing the federal government for a national rent supplement program for co-ops and other non-profit housing, and programs to build or renovate new affordable co-op homes.

HASI grants help co-ops support aging in place

Many co-ops are familiar with CMHC's RRAP grants to help homeowners and co-ops make minor home adaptations for people with disabilities. Less well known is CMHC's Home Adaptations for Seniors' Independence (HASI) program, providing similar funding to accommodate seniors. The assistance is a forgivable loan of up to \$3,500 which may be used for minor items that would help members with an age-related disability. This could include handrails, easy-to-reach work and storage areas, lever handles on doors, or grab bars in tubs or showers. The application deadline for 2005 HASI funding is May 1. For more information, contact Bonnie Leigh at CMHC's Vancouver Office, 604.737.4165.

CHF BC joins Co-op Radio

In the spirit of the sixth co-op principle – co-operation among co-ops – CHF BC has joined Co-op Radio. Vancouver Co-operative Radio (CFRO, 102.7 FM) is celebrating its 30-year anniversary as a co-operatively-owned, listener-supported, community radio station. Based in Vancouver's Downtown Eastside, Co-op Radio is a voice for under-represented and marginalized communities in BC. For more information about Co-op Radio call 604.684.8494, visit www.coopradio.org, or just tune in to 102.7 FM.

Legal Services Society donates computer

Thanks to the generosity of the Legal Services Society, CHF BC's Vancouver office now has a more powerful computer in its resource library, available for members to use the Internet for legal and general co-op research. The Legal Services Society provides legal aid and legal information, including LawLINK. To use LawLINK, visit www.lss.bc.ca or call 604.408.2172, toll-free 1.866.577.2525.

Court upholds Model Rules and Occupancy Agreement

In a judgment released on February 8, the Supreme Court of BC ruled that CHF BC's Model Rules and Occupancy Agreement are lawful and effective. This is good news for co-ops that have adopted the model, and encouraging for co-ops still working on their new Rules.

Late last year, a co-op terminated a member's occupancy agreement for housing charge arrears. As a result, the member was considered to have withdrawn from membership, and was ordered to vacate the unit. The member argued that this procedure is not allowed because it was not conducted according to provisions in the Rules and the Co-op Act dealing with membership termination.

In her ruling, Madam Justice Ross confirmed that co-ops may either terminate membership under Section 35 of the Act or terminate an occupancy agreement for breach of the agreement. This has been CHF BC's position, and the Federation was allowed to appear as an intervenor in the case. The decision is being appealed by the member.



THE NET

www.coopzone.coop Canada's one-stop website for co-op development. Co-op Zone has lots of useful co-op information, including how co-operatives can pursue business and community opportunities. It also connects you to co-op development expertise in your area.

www.coopradio.org The website for Vancouver Co-operative Radio, with streaming audio to listen live online.

www.bcca.coop The brand new website of the British Columbia Co-operative Association, with great co-op info, including Camp Rainbow.

Check out the New View on page 21 for some great kids' websites. Have a website suggestion for our next issue? Email us at scoop@chf.bc.ca

CHF BC web poll

Here's what you had to say:

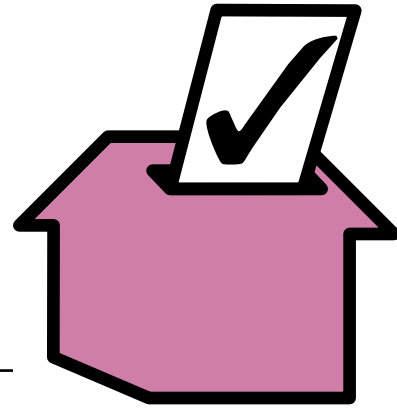
What's the biggest challenge we must overcome by the end of 2005?

Creating more new co-op housing	46%
Solving the section 95 subsidy crisis	29%
Fixing leaky co-ops	17%
Promoting good co-op management	8%
Renewing our leadership	0%

Be sure to visit www.chf.bc.ca regularly to check out our latest news, polls, and the useful resources and chat boards in the Members Section.

www.chf.bc.ca

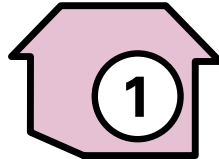
BC Election



During the federal election last June, we asked you to help us protect existing co-ops and fight for more affordable housing. You did a great job getting candidates to listen. Many MPs promised support for our cause. Even those who aren't traditional supporters listened to our arguments.

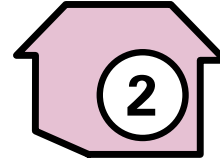
We hope to build on this success as we approach another milestone: BC's provincial election on Tuesday, May 17, 2005. CHF BC and CHF Canada will be active in the election. We'll be urging the BC government to get back into the business of creating affordable housing co-ops.

We'll need your help to make sure that candidates get the message. Here's what you can you do:



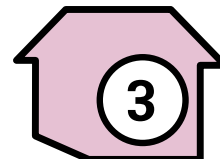
Get informed

The affordable housing crunch is reaching crisis proportions. We need to build more co-ops. CHF BC will make sure you have the information and tools you need to get going. Watch for our mailouts, visit the "Election Central" page of our website at www.chf.bc.ca, and sign up for our email updates.



Get involved

Write letters, send emails, talk to candidates, phone your favourite call-in show, attend local debates. Use our materials to ask questions. Do whatever it takes to make candidates talk about co-op housing.



Vote!

If nothing else, be sure to vote. And before casting your ballot, consider your co-op home, your community, and the long line of people on your co-op's waiting list.

Darren Kitchen to organize campaign efforts

CHF BC has hired Darren Kitchen to coordinate the Section 95 subsidy campaign (see p. 11) and our efforts in the upcoming provincial election. Darren is a member of Lore Krill Housing Co-op. He will organize meetings with MPs to press for a solution to the subsidy crisis, and you can count on Darren to help you join our election push for new co-op housing in BC. If you want to help on these important campaigns, you can reach Darren at campaign@CHF.bc.ca, or call 604.879.5111 (toll-free 866.879.5111) extension 144.

Inclusive communities

Diversity in Action is a new initiative of CHF BC's Diversity Committee. We want to help members understand and celebrate diversity in housing co-ops. In future issues of SCOOP, we'll deal with different aspects of diversity. We welcome your feedback and suggestions.

An inclusive community is one that welcomes everyone. It does not exclude certain people or groups from becoming members. Inclusive communities also encourage all members to participate and make decisions. Housing co-ops strive to be inclusive communities.

Your co-op can help people from diverse groups become members:

- have an open, fair membership process
- advertise vacancies as widely as possible

- work with community agencies to ensure people with disabilities can live independently in the co-op.

Co-ops can help members get fully involved in the community:

- offer information and education about how the co-op operates
- use plain language
- offer childcare arrangements for meetings
- offer translation at meetings
- make special arrangements for members who have vision or hearing impairments
- plan social events so that all members can attend and are made to feel welcome
- don't hold meetings on major religious holidays
- make your meeting room accessible to all

Inclusive communities remove barriers to members moving in. Once a new member is living in the co-op the inclusive community includes everyone in its activities and decision-making. ■

Wes Hosler sits on CHF BC's Diversity Committee and is a member of Lore Krill Housing Co-op.

Help design a diversity logo

CHF BC's Diversity Committee is holding a contest to come up with a diversity logo. Members can forward their logo design to CHF BC Diversity Committee, 200 – 5550 Fraser Street, Vancouver BC V5W 2Z4. There will be a prize for the winning entry. Members will have an opportunity to help choose the logo at CHF BC's semi-annual general meeting on April 30.

Legal consultation for co-ops

Co-op directors can seek legal advice from three lawyers experienced in co-op housing law. This service includes consultation on the following:

- ▶ General co-op issues
- ▶ Co-op Association Act
- ▶ Occupancy agreement
- ▶ Contract interpretation
- ▶ Member disputes
- ▶ Rules

Call CHF BC for more information: **604.879.5111** or toll-free **1.866.879.5111**

You will find Satisfaction with . . .



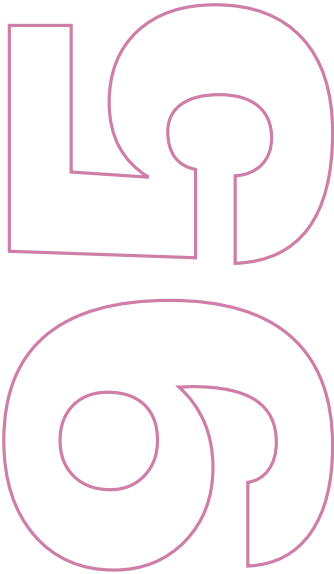
Brad Johnston

- ◆ replacing windows, sliding doors and headcows
- ◆ replacing foggy double-paned glass
- ◆ window film

Vancouver
604.625.6366

Fraser Valley
604.634.4233

Section



Section 95 primer

THE ISSUE: when a co-op's mortgage rolls over at a lower interest rate, the subsidy drops by more than the drop in the mortgage payment

THE RESULT: co-op subsidies are disappearing, members pay higher percentages of income, and co-ops have to turn away applicants who need subsidy

WHO IS AFFECTED: anyone living in or applying to move into a section 95 housing co-op (formerly known as 56.1 co-ops)

THE NUMBERS: 160 co-ops in BC and 1,000 co-ops nationally, representing more than 38,000 co-op homes, are affected by the section 95 subsidy crisis. BC co-ops lost more than 800 subsidized co-op homes in the last round of mortgage renewals.

Housing co-ops funded under the federal Section 95 program are fighting to save their subsidies. Co-ops have been writing to MPs and to federal housing minister Joe Fontana, but last month's federal budget included no help for co-ops and no solution to the subsidy crisis. It's time for Minister Fontana to hear directly from co-op members.

CHF BC mailed bundles of campaign postcards to housing co-ops across the province. We ask each co-op to get as many members as possible to sign these cards, then send them - postage free - to Minister Fontana. Don't forget to let us know how many were sent so we can monitor this effort. If your co-op needs more postcards, contact us at 604.879.5111 or toll-free 1.866.879.5111 or email info@chf.bc.ca.

You can also download information, sample letters and tips for action from our website at www.chf.bc.ca (click on the "s95" logo).

Help us send a message to Ottawa. It's time to get a solution to the Section 95 crisis!

Meet your MP

CHF BC will be meeting with MPs to build support for a solution to the subsidy crisis. If you want to be part of a delegation that meets with your MP, call us at 604.879.5111 or toll-free 1.866.879.5111.

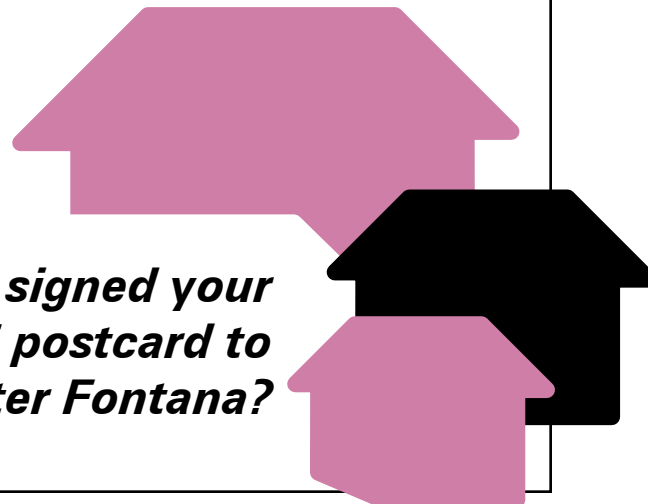
"Fourteen fewer families are subsidized today than five years ago."

Eleanor Cornish, treasurer
Amicae Housing Co-op (56-units)

"It is frustrating as hell to see affordable decent housing disappear. It boils my blood, it really does."

Michael Cox, president
Kitsilano Terrace Housing Co-op

Have you signed your section 95 postcard to Minister Fontana?





island dates

Come and get all fired up about co-op housing:

- Apr 2**
Spring Education Conference (see p.17)
- 16**
Opening Doors door-painting party (see p.15)
- 30**
Semi-Annual General Meeting (see p.20)
- June 16-18**
CHF Canada AGM, Edmonton

island chip rates

These preferred rates for CHF BC member co-op operating accounts were effective March 1, 2005 and are subject to change.

Coast Capital 2.0%
(Vancouver Island)

VanCity 2.193%

For info about Island services, contact Kerry Panter in CHF BC's Victoria office at 250.384.9444.



Island members rave about Networking Evening

At a recent Vancouver Island Council meeting, Island delegates asked CHF BC to provide more information on joint, principal and associate membership, to help co-ops revise their Rules.

CHF BC responded with the first ever Island Networking Evening. Special thanks go to co-op lawyer Bob Milne who generously volunteered his time and expertise and made this evening a great success.

Here's what one satisfied member, Judi Duckmanton of Homeward Co-op, had to say:

"I think that was one of the most worthwhile meetings I have ever attended. It really helped clarify the 'joint' versus 'associate' issue along with several others. The interaction was what I appreciated the most – hearing how other co-ops have handled situations and offering suggestions that were possible. Again thank you!" ■



Left: Co-op members at the Island's first ever CHF BC networking night, held February 3 in Victoria. Above: Tyee Housing Co-op members Terresa Lewis and Janna Johnson at the Island potluck on January 13.

island scene

island news

Education Conference coming soon

The recent Island Education Day was great. But if you missed it, there's no reason to wait until the next one. CHF BC's Spring Education Conference is coming soon.

The Education Conference will take place April 2 in Burnaby.

Choose from 11 excellent workshops including those offered at the Island Education Day. Check out page 17 for conference information.

And CHF BC wants to help you get there. Any Island CHF BC member co-op sending people to the conference will save \$50 on the registration fee. We look forward to seeing you there. ■



A wholly-owned Canadian company

- Garbage collection services
- Recycling totters and bins
- Temporary roll-off bins

***Proud to serve CHF BC
Vancouver Island members***

Call BFI Canada Inc. 250.652.4414



**Serving Vancouver
Island co-ops.**

**Affordable
management
options for co-ops
of all sizes.**

Contact our Victoria office
Ph. 412.0772, Fax 412.1212

BLAIN-ALLEN INC.
CHARTERED ACCOUNTANTS

Kerry J Blain BSc CA CFP TEP

Suite 540-645 Fort Street
Victoria, BC V8W 1G2

Tel: 250-388-5070
Fax: 250-386-6151
kblain@blainallen.com
www.blainallen.com

ROBERT G. MILNE

JAWL & BUNDON, LAWYERS

Tel 250.385.5787
Fax 250.385.4364
rmilne@jawlambundon.com

Fourth Floor
1007 Fort Street
Victoria, BC V8V 3K5

in the spotlight

*In honour of Cameo's
20-year anniversary,
co-op youth developed
a unique logo.*



Cameo Housing Co-op

Cameo Housing Co-op is an attractive and beautifully landscaped 63-unit co-op situated on a hilltop in the View Royal neighbourhood of Victoria.

Cameo is a co-op dedicated to community. Easter brings an egg hunt; the spring, yard sales; and summer, a family barbeque. Christmas is special time for members. Every year Cameo plugs in the hundreds of lights which decorate a towering fir tree on the property – a welcome sight enjoyed each holiday season by members and the surrounding community. Every year Cameo members and children decorate the hall and Christmas tree in the recreation centre shared by the co-op and a nearby strata building. This is in preparation for the children's Christmas party with crafts, carols and Santa.

Cameo is committed to housing people who need affordable housing and who are a good fit for the co-op. Cameo houses

members with mobility challenges in three modified accessible units. Its combination of small maisonettes and larger townhouse units helps house a wonderful mix of members: original and new, seniors and single parents (moms and dads), individuals, couples with and without children, families with teens and others with small children.

Youth are encouraged to participate. In honour of Cameo's 20-year anniversary, co-op youth developed a unique logo in the shape of a Cameo brooch that the co-op uses with pride. And Cameo kids will soon benefit from upgrades to the co-op playground, now in progress.

Cameo cares about senior members, and co-op residents check in with seniors often, especially those living on their own. The co-op is proactive about issues important to seniors and in the near future will use a HASI grant (see page 7) to upgrade

several units with handrails, raised toilets, and assistance bars for bathtubs.

As with any co-op, Cameo faces challenges. A mortgage rollover in October 2005 requires attention to subsidy management. Aging buildings take lots of maintenance, and a roof replacement is in the works.

Co-op president Denis Roy says it's not always easy to fill their large four bedroom units and some general meetings are better attended than others. But the members who attend appreciate the refreshments served, and Denis feels this makes a difference to the members and the meetings.

Denis has only good things to say about everyone at Cameo – the members, the teens, the children, the membership committee who do such a great job finding good members, and the dedicated core group of volunteers who just keep giving. ■

Opening Doors helps celebrate our hidden heroes

hero /n. a person admired for having done something very brave or having achieved something great

– Cambridge English Dictionary

This year, the theme of Prevention of Violence Against Women Week, April 24 - May 1, is “Hidden Heroes: women survivors of violence”.

There are many heroes among us – women who are living with abuse and those who have left abusive relationships. It takes great strength and courage to do either. Many of our active co-op members and community leaders are survivors of violence. They are creating a better future for themselves and their co-ops. They are taking action.

Those who speak up or take action to prevent violence against women are also heroes. The Opening Doors project has worked with many such heroes over the last year: individual members, committees and whole co-ops taking a stand on the issue of violence against women. Because of them, the Opening

Doors project continues to grow. Many co-ops are getting in touch with their local transition houses or second stage houses to offer priority to women in shelters. If your co-op would like to do the same, please let us know.

As one co-op member said, “It feels like drops in a bucket compared to the need. But if enough co-ops join in, the bucket will fill.” And this is true. Collectively we are achieving something great. This is something we should celebrate.

For this reason, **Opening Doors is hosting Community Celebrations on April 16, 2 – 4 pm at Mitraniketan Co-op in Victoria,**

Meet and Greet

Another Meet and Greet event has been scheduled in the Lower Mainland, Thursday, June 9, at 7 pm. Come find out more about the Opening Doors project, talk to community workers and get a tour of a shelter. For details and to RSVP, contact Jelena Putnik at 604.879.5111, ext. 146 or jputnik@chf.bc.ca

and April 23, 1 – 4 pm at Granville Gardens Co-op in Richmond. Everyone is welcome! We are going to create some co-operative art: decorating an “open door”. It will be lots of fun with activities for young and old. Once the door is decorated it will be on display at the Roundhouse Community Centre, April 24 - 30, complementing an art exhibit called “Hidden Heroes: women survivors of violence”. ■



Opening Doors

Good management: practice makes perfect!

Some housing co-ops hire management companies or staff. Other co-ops use volunteers or a combination of staff and volunteers to manage themselves.

Common to all are the challenges that arise as co-ops age and operating agreements expire. The future of our homes will depend on how we manage our co-ops over the next five, ten and twenty years.

The time to think about good management practice is now.

CHF Canada has developed core management standards to help members improve the quality of management in their co-ops. Core management standards describe the results that good management will produce in four key areas:

- managing the finances
- keeping the co-op in good repair,
- keeping the co-op full, and
- meeting legal requirements.

Watch for more information on each of these core management areas in upcoming issues of SCOOP.

Keep in mind, however, that good management not enough on its own. Good management is built on a foundation of good governance and principled leadership. This includes everything from how members' meetings are run to how co-ops encourage new leaders to become active.

Working together, we can make good governance and principled leadership a reality. We should settle for nothing less.

Setting the stage

Good management is built on a foundation of good governance and principled leadership. What do we notice about co-ops with good governance practices?

- They invest in education for directors and members on how the co-op works and how it might work better.
- Members treat each other with respect and courtesy. The result? More members get involved in the co-op because it's a positive experience.
- Directors lead by example. They put the co-op's interest ahead of their own. They practise co-operation in their dealings with members and with each other.
- Meetings matter. They're well chaired, deal with important business, avoid confusing what members should do with what the board should do, and give everyone a chance to have their say. They also produce results and make members feel good about the co-op.

Education events

Networking night
Community building
Wednesday, May 4
7:00 to 9:00 pm
CHF BC Vancouver office

Members have asked us how co-ops can create a community spirit so that a co-op is "more than just a place to live". CHF BC has responded by making community building the topic of discussion for a networking evening on Wednesday, May 4 from 7 to 9 pm at our Vancouver office.

Come share your experiences, ideas, questions, successes and stumbling blocks in making all aspects of co-op life enjoyable—whether it's social events, work parties, meetings or special activities. Be sure to join us for coffee, refreshments and an informal evening of guided discussion. This might be the event your co-op needs to strengthen your community.

This is not a workshop but an event. We provide the facilitator—you provide the ideas! The event is for CHF BC members only at a cost of \$5. Register with Stephanie at 604.879.5111, ext. 0 or info@chf.bc.ca.

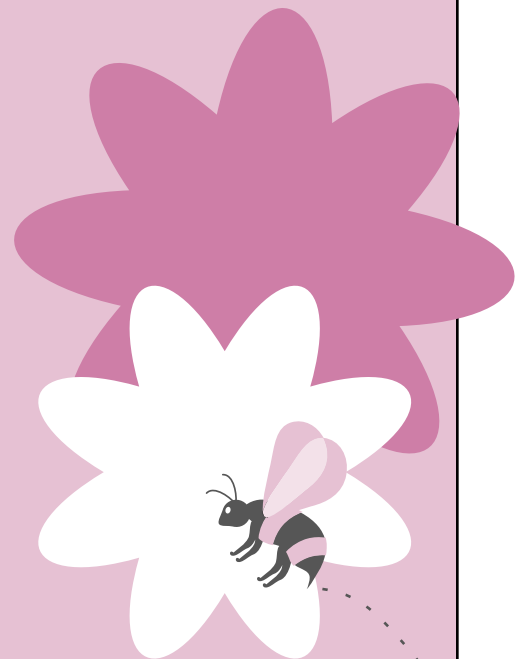
Spring Education Conference
Saturday, April 2 – Register now!
Executive Hotel and Conference
Centre, 4201 Lougheed Hwy,
Burnaby

It's not too late to register for this popular education event. Many of the workshops address the new core management standards for housing co-ops. These standards are a set of benchmarks to help evaluate and improve your co-op's performance in all key areas of co-op management and governance.

CHF BC mailed brochures with workshop descriptions to your co-op. You can see them and register online at www.chf.bc.ca. Or fax or mail the registration form. Or call us at 604.879.5111, ext. 140 or toll-free 1.866.879.5111.

Ask about free registration if your co-op is in Northern BC, Thompson Okanagan or Kootenay regions. Each Island co-op will receive a \$50 travel discount. And ask about savings if this is the first time your co-op has attended. Conference discounts are for CHF BC member co-ops only.

Refreshments and a great lunch are included.



*Promoting
excellence in co-op
management and
governance.*

Marsh & Marsh Inc.

Chartered Accountants

W.A. (Bill) Marsh	747 East Broadway
R.K. (Ken) Marsh	Vancouver, BC V5T 1X8
R.G. (Richard) Marsh	Tel (604) 875-1491
	Fax (604) 875-6253

PATRICIA HALL

Certified General Accountant

Auditing • Administration • Computer Support

4246 Hoskins Road
North Vancouver, BC
V7K 2P6

Tel: 604 924-1230
Cell: 604 626-1813
patriciahallcga@shaw.ca

Commercial services



Affordable Housing Investment Program
Plan. Invest. Grow.

Affordable Housing Investment Program (AHIP)

Thirteen housing co-ops have now invested \$2.5 million in AHIP. The program has grown steadily since its launch in April 2004. Feedback on the program—and on the service provided by our fund manager Phillips, Hager & North—has been very positive.

Lore Krill Housing Co-op recently opened an AHIP account with Phillips, Hager & North. Ryan Stewart, Lore Krill's president, had this to say:

"Phillips, Hager and North reviewed the short and long-term financial needs of the co-operative and offered sound advice on the types of investments that would best suit our needs...In all our dealings with the firm we have found them to be very professional and in tune with our needs as a housing co-operative."

CMHC will approve investments in AHIP. Just ask your portfolio officer.



The Home Depot Supply

The Home Depot Supply is a division of Home Depot, but should not be confused with The Home Depot retail stores.

Through The Home Depot Supply catalogue, co-ops can direct order maintenance and repair supplies. Products are listed in their print catalogue (available from CHF BC, or by calling The Home Depot Supply customer service at 1.800.782.0557) or online at www.hdsupply.ca.

Ordering is done by phone, fax or Internet, and products are delivered directly to your door. CHF BC members enjoy a 3.5% discount on every order when using The Home Depot Supply. Please note: program discounts are not available from the Home Depot retail stores.

If you have questions about these or any other CHF BC Commercial Service, please contact Commercial Services Director, Julie Hunter at 604.879.5111 (ext.138) or email jhunter@chf.bc.ca

Nuts + bolts by Wendy Dragomir

Fixing bi-fold doors

If co-op members regularly adjusted their bi-fold doors, the number of work orders would be greatly reduced.

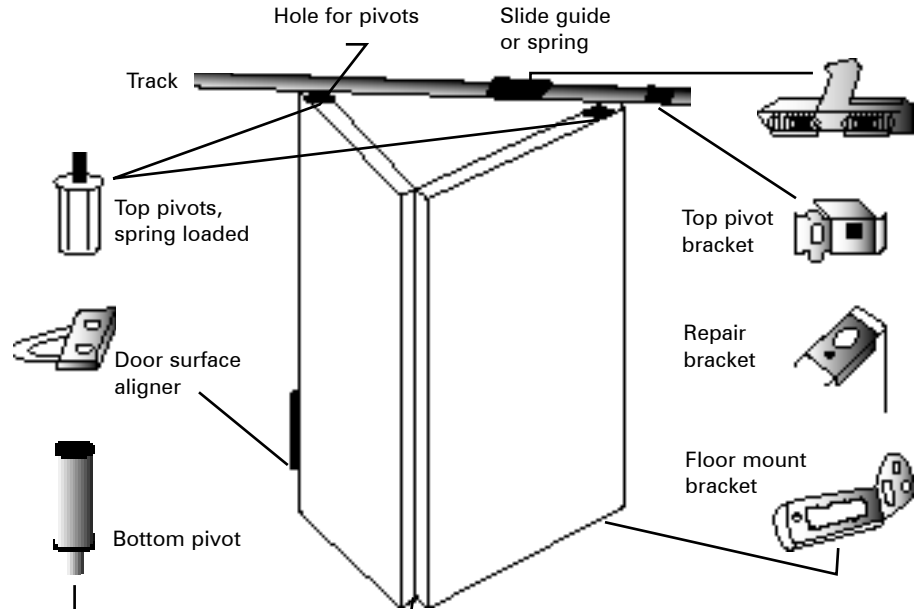
The most difficult part of bi-fold door repairs is taking the door out and putting it back in. This takes patience.

To remove a bi-fold door, open it all the way so that you are holding a folded door. Lift up, compressing the upper pins and disengaging the bottom pivot from its bracket. Pull the lower half of the bi-fold toward you

To put it back, line up the upper slide guide to be beside the top pivot bracket. Working at the same angle used to remove it, lift putting the pivot pins in the slide guide and the pivot bracket at the same time, compress them and straighten the door to line up the bottom pivot with the floor guide.

Wendy Dragomir does maintenance work for co-ops and is a member of Le Coeur Housing Co-op.

Diagram of a standard bi-fold door



Problem	Solution
Slide guide comes out of track	Check guide and track visually. Put the guide back into track and move it along with your finger to see if it falls out. Is there a screw in the track interfering, or is the track wider in spots? Is the door too high or low? If so, adjust the height by turning the door's bottom pivot pin.
Door comes out of spring	Adjust upper pivot bracket position if door is not straight by loosening its screw, moving the bracket over and then tightening the screw.
Doors hit one another	Adjust upper pivot bracket and position of the bottom pivot pin in the floor mount bracket. Ensure that the upper bracket is holding tight in the track. If the upper bracket is faulty, the track needs to be removed in order to replace either the track or the upper pivot bracket.
Door falls	Check height and plum. Check upper pivot bracket. Check that all pivots hold tight in the bifold. If not, a repair bracket is available for this as well as for reinforcing doors that have split.
Door won't close	Check for closet items interfering: something between bottom pivot guide and wall. Some bifolds have surface aligners to keep them even but these often get misaligned or members remove them because they scrape against items stored in the closet.

Responding to the Tsunami disaster

Co-op members were moved by the terrible scenes broadcast from Asia after the earthquake and tsunami of December 26. CHF BC has received several messages from members wanting to know what they can do and what other co-ops are doing to help.

The **Canadian Co-operative Association (CCA)** has launched an appeal on behalf of its partner in Sri Lanka, the Federation of Thrift and Credit Co-operative Societies (SANASA). With more than 8,000 primary credit unions, SANASA is a presence in virtually every Sri Lankan community including those hardest hit by the disaster. SANASA has mobilized its network and resources to respond to the needs of those communities - delivering food, water, medicine and other relief supplies, providing temporary shelter, burying the dead and comforting the living.

To help SANASA provide shelter and meet these other needs, send your donation to CCA's fundraising arm: The Co-operative Development Foundation of Canada, 400-275 Bank Street, Ottawa, Ontario K2P 2L6. You can call toll free 1.866.266.7677 ext. 222 or visit www.cdfcanada.coop to make a credit card donation. Please indicate that your donation is intended for the "Tsunami Emergency Fund".

Rooftops Canada, the international development arm of Canada's co-op housing sector, is working through a wide range of local NGO partners such as Youth for Unity and Voluntary Action (YUVA) in India to help rebuild homes and communities. YUVA helped rebuild over 3,200 homes and related

infrastructure following the 2001 Gujarat earthquake. YUVA has sent a senior staff member to affected areas in southern India to get first-hand information on the scale of devastation, assess needs and to start planning for long-term reconstruction.

If you or your co-op wish to contribute funds for reconstruction projects in India through Rooftops Canada, they will channel donations to YUVA which has set up a reconstruction fund for this purpose. For more information, contact Kitty Molefe at Rooftops Canada, 416.366.1445 ext 234 or visit www.rooftops.ca. ■

Mark you calendars now for our Semi-Annual General Meeting

April 30, 2005
10:30 am – 4:30 pm
Executive Hotel
4201 Lougheed Hwy.
Burnaby

Cost \$45 per person (\$20 per youth delegate) – covers business meeting, lunch and refreshments. Call 604.879.5111 (1.866.879.5111 toll-free) to register.



by Lucas Petter

Youth can help!

It's exciting to know that not only adults are supporting tsunami relief, but youth are taking action as well. It seems both Unicef and the Canadian Red Cross recognize that kids count too. Visit the Kid's Room at www.unicef.ca/kids to learn how children live around the world.

Learn, for instance, that 14 million children under age 15 have lost one or both parents to AIDS. Check out www.giveitup4kids.ca, to see how youth can get involved in Unicef's Don't Just Sit There! fundraising campaign for schools and universities.

Young volunteers for the Canadian Red Cross (www.redcross.ca) are kept busy, from helping with disaster relief to getting involved with the RespectEd program to thwart abuse and violence, to fundraising for a local skate park.

As Aesop once said, "No act of kindness, no matter how small, is ever wasted." ■

Announcing fund to send youth to national conference

CHF BC has set up a bursary to help send youth from member co-ops to CHF Canada's annual general meeting in Edmonton, June 16 – 18. If you are interested in going to Edmonton, or you know someone else who might be, contact CHF BC at 604.879.5111, toll-free 1.866.879.5111 or info@chf.bc.ca for more information. ■



by Larissa and Theo Duff-Grant

Our tsunami bottle drive

We decided to have a bottle drive for tsunami victims. We heard that some families were separated and some children lost both of their parents. A lot of the houses, schools and roads were washed away and ruined. Most of the tsunami victims' water was even poisoned.

When we heard about all these problems we decided to have a bottle drive. We wanted to raise money for Unicef so we knew we would be helping kids. We put up posters in our co-op, Pacific Park Place. The posters said that we would be collecting bottles on Tuesday, January 4 for Unicef to help the tsunami victims.

Then people started to give us donations of money. Someone wrote on her envelope, "Thank you for giving us the opportunity to help."

We told people to leave the bottles in front of their doors. It was just after New Year's Eve and Christmas so we thought there would be lots of bottles and there were. Other people gave donations of bottles and in the end it took two trips in our van to get all of the bottles to the bottle depot. In all we made \$140.56. The government matched our money so it was like we raised \$281.12.

Thank you to everyone at Pacific Park Place for donating money and bottles. We learned that it feels good to help others. Kids can make a difference! ■

Larissa, 10, and Theo, 8, live in Pacific Park Place Housing Co-op in the Collingwood neighbourhood of Vancouver.

Lucas Petter is a member of Marina Housing Co-op, youth editor for *SCOOP* and grade 10 student at Prince of Wales Secondary.

*At the November AGM, we talked about how to secure our future as a co-op housing movement. Co-op member **Peter Royce** has some ideas about how to get more housing co-ops built.*

Building on our success: co-ops creating co-ops

There have barely been any new housing co-ops developed in Canada in more than a decade. In addition to our efforts to lobby governments to create mixed income, affordable, self-managed housing, we could also promote new co-op development from within the existing co-op housing sector.

A necessary part of developing a new housing co-op is finding someone to guarantee the mortgage. Traditionally, CMHC would guarantee the mortgage while co-op members take 35 years to pay it off. However, this has gone out of fashion in recent years and, despite hints from the federal government, may not be back for a long time yet.

This is where the co-op movement can step in. Without actually spending any money, each co-op could set aside some of its savings in a restricted fund to guarantee the mortgages of new co-ops being developed.

It may be said that housing development is a risky business and that we don't want to take a chance with our members' homes. However,

- we have highly skilled and efficient housing co-op developers,
- by sharing the risk among many co-ops, the potential loss for any one co-op would be minimal.
- You could say that it's part of our job. It is not enough for us to reap the benefits of co-op housing without contributing to the growth of the sector.

Two of the co-op principles are "co-operation among co-operatives" and "concern for community". If there is one way the housing co-op movement can help Canadians who are less fortunate than us, it is by creating more secure affordable housing co-ops.

Although it may not always feel like it, we are an affluent movement. We have many millions of dollars in assets and a cash flow of millions in housing charges each month. So, rather than sit around wait for the next co-op housing program, let's use what we have! Start developing new co-ops ourselves and show government what it should be doing. ■

Do you have an opinion on how best to secure our future? Send your article or letter to SCOOP, CHF BC, 200 - 5550 Fraser St. Vancouver, BC V5W 2Z4 or email scoop@chf.bc.ca.

Amy Leung, B.Sc., C.A.

AMY W. LEUNG
Chartered Accountant

Suite 730, 1155 W. Pender Street
Vancouver, BC Canada
V6E 2P4

Tel: 604.669.5617
Fax: 604.681.5530

Help Ontario co-ops regain control of their homes



For Carol MacEachern, a member of Britannia Glen housing co-op in Mississauga, Ontario, the problem with Ontario's *Social Housing Reform Act* is clear. Asked what bothers her most about the legislation that governs her co-op, she answers quickly. "All of it. There's so much of this legislation that doesn't make sense, and so much that goes against our co-op principles," she says.

The legislation, brought in by the former Ontario government, takes the view that the government knows best about controlling affordable housing. It sets detailed rules about every aspect of running a co-op, influencing everything from membership selection to budgets. And, while the legislation is provincial, administration of the programs has been transferred to municipal governments. Co-ops have to deal with 31 different municipal governments, often with different interpretations of the rules. "It's very discouraging from a volunteer point of view," Carol says. "We feel our hands are tied, and we would like to have a voice in decisions."

The government decisions are having a serious impact on individual co-op members too. Subsidies for housing charges are controlled by the government centrally. If an existing member loses his or her job and suddenly needs subsidy, they won't get priority over outside applicants.

Overhousing is also strictly controlled. If a single parent and teenage child are living in a two-bedroom unit and the child moves out, the parent is supposed to move to a smaller unit. But many suburban co-ops do not have one-bedroom units. If that's the case, the member is supposed to leave their co-op home.

Ontario co-ops long opposed the download and the SHRA. Unfortunately protests fell on deaf ears with the previous administration. Given the change in provincial governments, Ontario co-ops are fighting back, and more hopeful of being listened to by the new Liberal government at Queen's Park. Using the slogan, "We want our co-ops back!" they're fighting for changes to the legislation that controls how their co-ops operate.

Co-ops are writing letters to Ontario provincial politicians. They are meeting with their elected representatives. They're asking the government for changes.

And they're looking for help from co-ops in other provinces. Ontario co-ops point out how their support helped BC co-ops win a solution for leaky co-ops. Now they're looking for the same kind of help from co-ops across Canada. CHF Canada will be sending out a letter asking co-ops outside Ontario to donate to a campaign fund.

"We've shown before what our movement can do when we all speak together with one voice," Carol says. "We're so much stronger than when we're acting alone." ■

For more information on the Ontario campaign, and to find out how you can help, visit the CHF Canada website at www.chfc.coop, or call Merrilee Robson at 1.877.533.2667 (604.879.4116 in Vancouver), ext. 122.

Merrilee Robson is CHF Canada's communications officer. You can reach Merrilee at 1.877.533.2667 (879.4116 in Vancouver) or mrobson@chfc.coop.



628 Carnarvon St.
New Westminster, BC
V3M 1E5
604-524-8524

*For more about Cana services or job opportunities
please visit us on line at www.canateam.com*

Advice and support you can
count on – that's our
commitment. We offer a
full, flexible range of top-
quality support services.
Whatever your needs,
whatever your budget, the
Cana Team can help your
co-op achieve its goals.

Problems in your co-op?

Conflict is an inevitable part of co-op living. It can be very
destructive for your co-op community.

CHF BC has a pool of experienced mediators familiar with
housing co-ops to help with:

- meeting facilitation or chairing
- mediation
- conflict resolution

Call CHF BC for information
604.879.5111
or toll-free 1.866.879.5111



Robert Fenton
Law Corporation

Barrister & Solicitor

Specializing in co-op matters.

I understand co-ops as I lived
co-operatively for 13 years.

TEL: (604) 688-6733

robffenton@telus.net

FAX: (604) 688-6736

4th Floor, 195 Alexander Street, Vancouver BC V6A 1N8

ARTHUR LAM

Chartered Accountant

Associate – Amy Leung
Chartered Accountant

*25 years
of experience
in housing co-ops
Auditing and
Consulting*

730-1155 West Pender Street
Vancouver BC V6E 2P4

Tel (604) 669-5617

Fax (604) 681-5530



APPROVED
SUPPLIER

BC'S MOST TRUSTED
EDMONDS
APPLIANCE CENTRE



MAYTAG

Have you ever considered extended service protection for fridges and stoves?

With appliance service, labour and parts costs rising annually, Edmonds Extended Service Protection deserves your consideration. **This Edmonds Program is discounted to all CHF BC Members.** \$89 per appliance: 4 years all parts, all labour, no exclusions from Manufacturer's 1st Year Warranty (1 year: Manufacturer, 3 additional years: Edmonds). Edmonds is pleased to provide this high level of service to CHF BC members through the CHF BC's Commercial Services Program whether you're looking for one appliance or doing a full co-op replacement. Call Glenn or Anne at 604.525.0244.

Edmonds Extended Service Protection. Fully insured. And worth it!

**PLEASE CALL ANNE OR GLENN FOR INFORMATION AND DELIVERY SCHEDULING
7788 EDMONDS STREET (AT CANADA WAY), BURNABY 604.525.0244**



COHO Management Services is seeking exceptional people interested in secure employment as Co-op Co-ordinators Accounting background and co-op experience an asset.

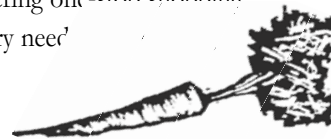
Fac your resumé to
604.879.8752 or mail to
205-5550 Fraser Street
Vancouver V5W 2Z4



You've made the co-op choice in housing – what about food? We are Vancouver's co-op grocer, offering one-stop shopping for all your grocery need

good value and co-op too!

Open 9am – 8pm daily.



1034 Commercial Dr., Vancouver V5L 3W9
Tel: (604) 254-5044 • Fax: (604) 254-5069

EAST END FOOD CO-OP

SALAS CONSULTING GROUP

FINANCIAL MANAGEMENT FOR HOUSING CO-OPERATIVES

Alexander
Salas-Sánchez, BBA
Project Manager

TEL: (604) 438-4144
CELL: (604) 340-3065

EMAIL: asalas@scg-bc.com
URL: www.scg-bc.com

• FINANCIAL CONSULTING & STATEMENTS • ANNUAL BUDGETS
• PROPERTY TAX • DAILY ACCOUNTING • AUDIT WORK PAPER

MEGA COUNTERTOPS

We supply and install all styles of laminate countertops for new construction or renovation, and all related services as required.

★★★ FREE ESTIMATES ★★★

48-1833 Coast Meridian Road
Port Coquitlam, BC V3C 6D6

Tel: 604.945.8718
Fax: 604.941.8935

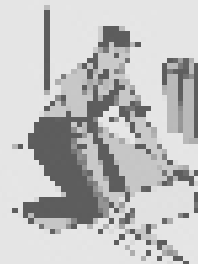


Contract Division

**Residential and
commercial**

- Carpet
- Vinyl
- Laminate flooring

*Quality
workmanship
guaranteed!*



*We work hard for
our customers.*

Fast and effective flooring service. Call Michael for a free estimate.

Cell: 604.729.7854 Office: 604.303.9898

**"The greatest achievements
are those that benefit others"**

At VanCity, we offer business banking products and services specially tailored to the unique needs of housing co-operatives and non-profit organizations.

For example, VanCity's Co-operative Housing Investment Pool (CHIP) offers competitive rates of interest on your operating and reserve funds, plus:

- ▶ low monthly service charges
- ▶ interest calculated on closing daily balance
- ▶ no limit on subsidiary accounts for reserves
- ▶ no penalties for early withdrawal

To learn more about CHIP and other customized services for co-ops and non-profits, visit one of VanCity's 41 Community Branches, or call Wayne Richter, Manager, Cash Management at 604-677-8448.



604-677-7330 • 1-888-VanCity • vancity.com/business **It's right here.™**

Business Banking Products • Investments • Insurance • Not-For-Profit Services



GEHLEN DABBS
BARRISTERS & SOLICITORS

We provide a full range of legal services to housing co-operatives:

- Rules and Occupancy Agreements
- Membership and Terminations
- Meetings and governance
- Building envelope refinancing

Please contact Geoffrey Dabbs at:

Direct: 604.642.0117

Main: 604.642.6422

Fax: 604.642.6433

ghdabbs@gehlendabbs.com

1500 - 1030 West Georgia Street, Vancouver, BC
Canada V6E 2Y3

A PARTNERSHIP OF LAW CORPORATIONS

windows doors kitchens plumbing

Delta Home Services

Serving the Lower Mainland with top quality renovations, repairs and maintenance since 1990.

Licensed, registered, insured and references.

10% discount on your co-op's first work order.

604.716.1375

cabinetry painting playground groundskeeping

carpentry drywall concrete gutters powerwashing

electrical equipment fences & gates

MemberGuard™

Come home to great protection and better value for CHF Canada members.

With MemberGuard, you can count on:

- a contents insurance program designed specifically for co-op members
- low monthly premiums to protect your household belongings, and
- OneStop® 24-hour claims service, seven days a week.

Call us today for your fast, no-obligation quote:
1-800-387-1963



Delta Home Services
Member of Delta



MIS CO-OP INSURANCE
MANAGEMENT LTD.

CHFCO
2010-00000000

MemberGuard is a registered trademark of Delta Home Services. All other trademarks are the property of their respective owners. Delta Home Services is a registered service mark of Delta Home Services. Delta Home Services is a registered service mark of Delta Home Services.

classifieds

OWN A HOME in a Danish-inspired "co-housing" community, providing diverse, sustainable, safe and healthy neighbourhoods with resident-selected common facilities. Homes are available and new groups forming in the Lower Mainland, and many other areas within BC and Canada. For more information check out the website at www.cohousing.ca or call the information line 604.878.3311

A MEETING PLACE IN CYBERSPACE

where co-ops can exchange ideas, showcase their homes, find potential members and help maintain public awareness about housing co-ops. Interested in living in a co-op? Apply on-line at www.CanCoNet.com.

At only 75 cents per word, a **SCOOP** ad is an affordable way to get your message to co-op members across the province. To book an ad, call 604.879.5111, toll-free 866.879.5111 or email scoop@chf.bc.ca.

Brammy Bros. Painting & Restoration Ltd.

John A. Brammy, BA
john@brammybros.com

Geoff B. Brammy, MBA
geoff@brammybros.com

Ph: (604) 264-1844
Fax: (604) 264-0134
Direct: (604) 264-6886
www.brammybros.com
1790 Vernon Drive
Vancouver, B.C. V6A 3T8

The CHF BC Member Discount Club Get more, pay less.



ARMAN EXPERT carpet and upholstery cleaning

CHF BC special:
20% discount: 2 bdms \$65, deodorizer included.

For the most economic and effective cleaning services, call us! Your satisfaction is our reputation. For a free estimate call:

202-7700 or 844-0197

- ▶ No service fees on your E-Package account for 3 months (approximate value \$21) when you arrange the direct deposit of your payroll into your VanCity account.
- ▶ First year free rental on a small safety deposit box (maximum value \$35 + GST, subject to availability).

- ▶ Computer loan at prime plus 1% available to cover the cost of a personal computer, peripherals and software. The first payment may be deferred up to 90 days. Loans are subject to normal terms and conditions and subject to approval.



See any branch for details, or call 604-877-7000.

R & E Gas Co.

- Installation of gas and electric hot water tanks, furnaces & boilers.
- Gas fitting service.

CHF BC membership card holders receive 10% off parts and labour

Call 604-874-6968
or 604-306-3399

r - e g a s . b c . c a

GARDENWORKS™

Everything to make your garden work!

8697 Granville St., Vancouver (604) 266-9313
6250 Lougheed Hwy, Burnaby (604) 299-0621
3147 Woodbine Dr., North Van (604) 980-6340

705 West 3rd Ave., North Van (604) 988-8082
32270 Lougheed Hwy, Mission (604) 826-9112
2124-128 St., Ocean Park (604) 535-3853

www.gardenworks.ca

Visit one of our BC garden centres and receive **15% off** regular priced merchandise for all membership card holders.

These suppliers offer co-ops and co-op members great discounts off their regular prices. Call or visit one of these participating suppliers today. Just show them this **SCOOP** ad to get your discount or special offer.*

* Suppliers will also recognize your old membership or affinity cards.



C. Grant Haddock
Barrister and Solicitor

Practicing
Co-operative Association
& Construction Law

Tel 604.983.6670 • Fax 604.983.6607

a.m.p. services



Unit Inspections
Maintenance Coordination
Office Coordination

Call: 604-807-9908
E-Mail: ampservices@uniserve.com

**We've been proudly serving our
co-operative community since 1976!**

*Helping co-op members
with Share Purchase Loans*

CO-OP HOUSING INVESTMENT POOL:
Offering great rates on two CHIP options

*Lending services for individuals, co-ops
and progressive businesses*

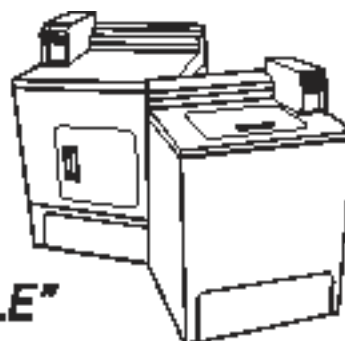


*Keeping our
money working
in our community!*

2250 Commercial Drive, Vancouver, BC V6N 6P9
Tel: 604-254-4100 Toll-free: 1-888-254-4100 www.ccec.bc.ca

PHELPS

"THE COIN LAUNDRY PEOPLE"



Serving the co-op sector with service
agreements for co-op housing federations
across the country.

- outstanding service
- purchase or lease
- finest quality appliances available
anywhere
- options such as revenue sharing and
vandalism protection

For sales or leasing information or quotes,
contact Gary Panagiotidis at 1.888.557.5500
or email gary@ont.phelps.ca

Or check us out online at
www.phelpsappliances.com