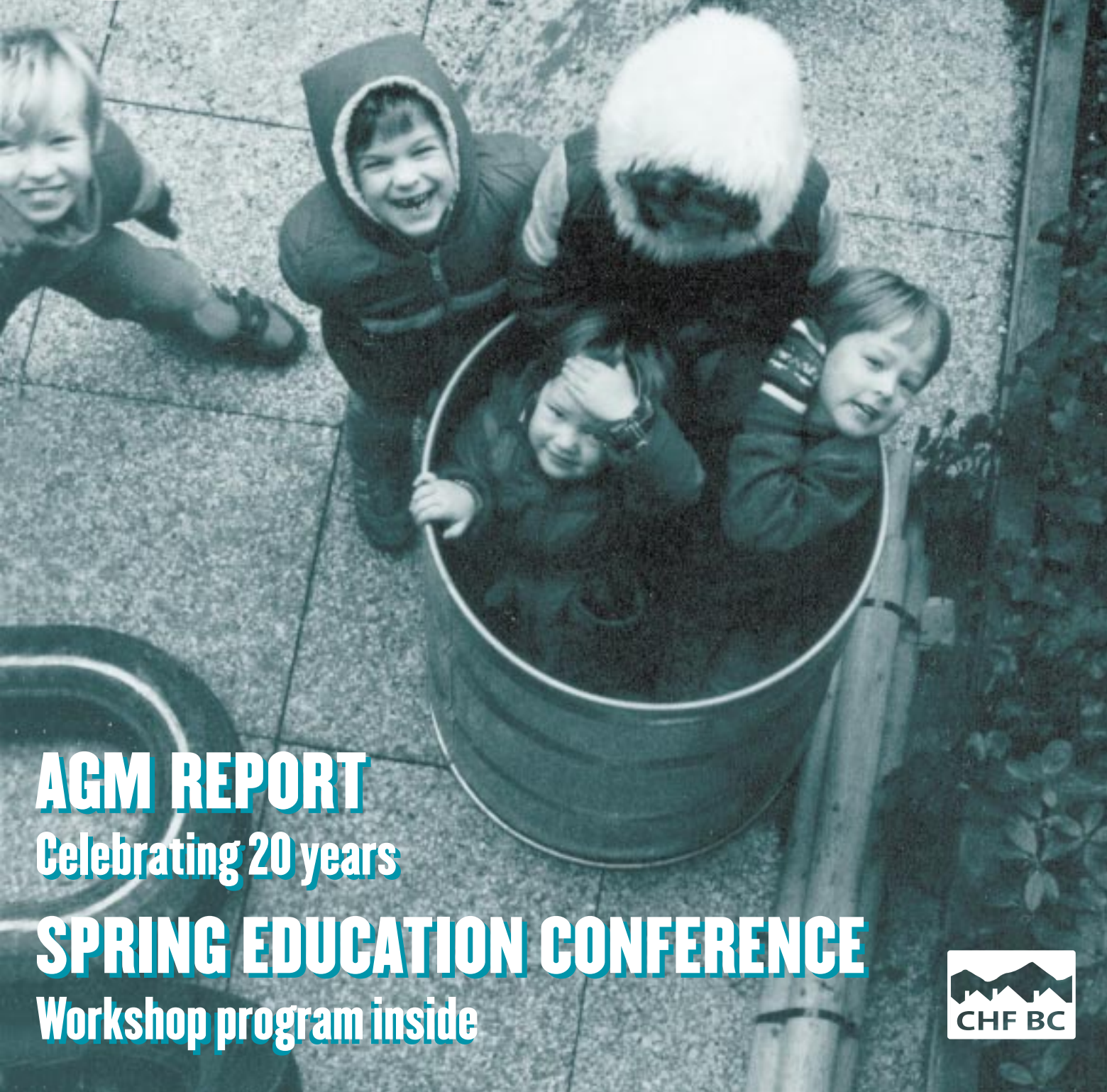


Scoop

News for BC Housing Co-ops

Feb / March 03 \$3.00



AGM REPORT

Celebrating 20 years

SPRING EDUCATION CONFERENCE

Workshop program inside



**CO-OPERATIVE HOUSING FEDERATION OF BC**

200-5550 Fraser St.,
 Vancouver, BC, V5W 2Z4
 Tel: 604.879.5111
 Fax: 604.879.4611
 Toll free: 1.866.879.5111
 info@chf.bc.ca
 www.chf.bc.ca

410-1105 Pandora Ave.
 Victoria, BC V8V 3P9
 Tel: 250.384.9444
 Fax: 250.384.0349
 islandinfo@chf.bc.ca

CHF BC STAFF**EXECUTIVE DIRECTOR**

Thom Armstrong, ext. 143
 tarmstrong@chf.bc.ca

EXECUTIVE ASSISTANT

Mary Boles, ext. 141
 mboles@chf.bc.ca

EDUCATION DIRECTOR

Sue Moorhead, ext. 136
 smoorhead@chf.bc.ca

COMMUNICATIONS DIRECTOR

Scott Jackson, ext. 139
 sjackson@chf.bc.ca

COMMERCIAL SERVICES DIRECTOR

Julie Hunter, ext. 138
 jhunter@chf.bc.ca

**MEMBER SERVICES DIRECTOR
- VANCOUVER ISLAND**

Kerry Panter, 250.384.9444
 kpanter@chf.bc.ca

**LEAKY CO-OP CAMPAIGN
CO-ORDINATOR**

Louise Elmes, ext. 142
 lelmes@chf.bc.ca

**ACCOUNTING & EDUCATION
CO-ORDINATOR**

Leslie Burdak, ext. 137
 lburdak@chf.bc.ca

ADMIN ASSISTANT

Sharon Esson, ext. 135
 session@chf.bc.ca

**RECEPTION/ADMINISTRATIVE
ASSISTANT**

Stephanie Evans, ext. 133
 sevans@chf.bc.ca

CHF BC BOARD OF DIRECTORS**PRESIDENT**

Savo Djuretic, City Gate
 sdjuretic@chf.bc.ca

VICE PRESIDENT

Glen Armstrong, Pine Ridge
 garmstrong@chf.bc.ca

TREASURER

Suzann Zimmering, Quebec Manor
 szimmering@chf.bc.ca

SECRETARY

Mike Alsop, Misty Ridge
 malsop@chf.bc.ca

DIRECTORS

Doreen Aquino, Dundee Court

daquino@chf.bc.ca

Candice Bunting, Cameo

cbunting@chf.bc.ca

Wayne Callaghan, Paloma

wcallaghan@chf.bc.ca

Dianne Cook, Creekside

dcook@chf.bc.ca

Janet Hall, Pheasant Meadows

jhall@chf.bc.ca

Joe Johnson, Seawalk

jjohnson@chf.bc.ca

Darren Kitchen, Lore Krill

dkitchen@chf.bc.ca

Paul Tubbe, Kinross Creek

ptubbe@chf.bc.ca



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Cover photo: Kids at Tidal Flats in 1983.
(photo courtesy of Tidal Flats Housing Co-op)

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- Member Disputes •

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Left: Outgoing president, Diane Winkler, cuts the cake. Also pictured (l to r): Tony Legare, Merrilee Robson, Isabel Ramirez, Herb Barbolet, Jamie Ritchie, and Candice Bunting.

Below left: Ryan Millar, a Camp Rainbow alumnus and recent Dance Party Party candidate in Vancouver's civic election, speaks to Federation delegates about engaging youth.

Below right: CHF BC staff, Leslie Burdak (left) and Sue Moorhead (right) and CHF BC founding director and former *SCOOP* editor, Leo Burdak (centre).

20th Anniversary AGM & dinner/dance

CHF BC's 20th anniversary Annual General Meeting and Dinner/Dance held November 30, 2002 at Vancouver's Croatian Cultural Centre were great fun and great successes by many accounts.

Federation members elected their new board of directors at the AGM, choosing four new members: Janet Hall (Pheasant Meadows), Paul

Tubbe (Kinross Creek), Dianne Cook (Creekside), and Doreen Aquino (Dundee Court). Janet Hall will serve a one-year term; the rest will serve two years.

Three incumbent directors—Savo Djuretic, Glen Armstrong and Candice Bunting—were re-elected to the board, all for two-year terms. Rounding out CHF BC's new board

are continuing directors Mike Alsop, Wayne Callaghan, Suzann Zimmering, Darren Kitchen and Joe Johnson.

Three directors—Marlene Deacon, Diane Winkler and Dana Weber—stepped down from the board and were thanked for their dedicated service. Diane Winkler had served continuously for six years and had served as CHF BC's president.





Left: CHF BC treasurer, Suzann Zimmering, accepts an anniversary gift from CHF Canada president, René Daoust.



Above right: Co-operators boogie the night away!

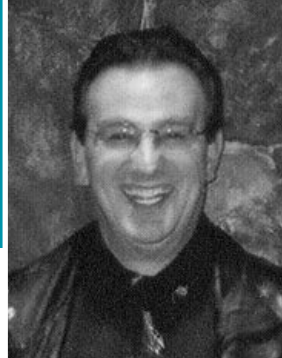
Below left: The new board of CHF BC (l to r, from back): Glen Armstrong, Dianne Cook, Mike Alsop, Savo Djuretic, Wayne Callaghan, (front) Paul Tubbe, Doreen Aquino, Candice Bunting, Suzann Zimmering, Janet Hall. Missing: Joe Johnson and Darren Kitchen.

BC's Minister of Community, Aboriginal and Women's Services, George Abbott, was the AGM's keynote speaker. Members challenged the Minister to do more for affordable housing and to do what he can to help leaky co-ops. Abbott promised that he would press the Federal Minister responsible for CMHC,

David Collenette, to follow through on the idea of devoting more money (including possible RRAP funding) to help leaky co-ops. Abbott's attendance at the CHF BC AGM generated considerable media attention, including CBC radio, CKNW and CTV.



Below right: Co-op comedy at the dinner/dance by Vancouver TheatreSports' Dan Joffre (with help from Wendy Dragomir's arms).



CHF BC'S NEW PRESIDENT:

Welcome Savo Djuretic

At its first full meeting in December, the board of directors elected Savo Djuretic as CHF BC's new president. Savo is a founding member of two co-ops and he has lived in co-ops for 14 years. He is currently president of the new City Gate Housing Co-op near Science World in Vancouver. Savo and his wife of more than 30 years have four adult children and two grandchildren. He works in the hospitality business at Air Canada.

SCOOP: Why do you live in a co-op?

SAVO: I like the security and safety of knowing my neighbours. I had, like many of our members, a need for good affordable housing that was in decent condition; in other words, a co-op. We have been very happy.

SCOOP: What got you involved in CHF BC?

SAVO: I don't know what there is not to like about our sector. It's demanding on my time and a lot of work, but it's so fulfilling! You meet some of the best people in the world. I have made new friends all the way from BC to Newfoundland and everywhere in between.

SCOOP: What will your priorities be as CHF BC president?

SAVO: Two of the most pressing needs I see today are, fix leaky co-ops before we lose people's homes and lobby governments hard to have more co-ops built. These are the big issues. Also, we need to further the co-operative spirit in the co-op sector in BC and beyond. And I want people to know that I really care deeply about our members' issues and concerns.

You can contact Savo at sdjuretic@chf.bc.ca.



Do you recognize either of these faces from CHF BC's early days?



Looking back at 20 years

The AGM featured a special 20th anniversary retrospective with pictures from over two decades of building and fighting for co-ops in BC. This segment was very popular with delegates, featuring over a dozen special guests, including CHF BC's first president, Herb Barbolet. Below are a few excerpts from the presentation:

"In 1979, Columbia Housing set up the BC Education Resources Committee (BCERC). Some people probably thought we were berserk at the time, but more than 20 years later and now under CHF BC stewardship, we have one of the finest co-op education programs in the entire country.

"We knew that if we wanted to build a movement of BC housing co-ops, we would have to find a way to communicate with each other. So SCOOP was born in 1979. Today SCOOP is published six times a year and distributed to more than 10,000 co-op households.

"CHF BC was born as the Community Co-operative Federation in 1982 when 40 housing co-ops agreed to pay one dollar per unit per month to establish a regional federation. The Registrar wasn't convinced that we represented enough co-ops to use "British Columbia" in our name. But in 1984 as we grew we changed our name to the Co-operative Housing Federation of BC. We've never looked back."



MODEL RULES

Time to update your co-op's Rules!

Last November, CHF BC mailed a copy of *Effective Governance for BC Housing Co-ops* – volume one to all 260 non-profit housing co-ops in the province. The Effective Governance Manual is a very valuable resource. It will help your co-op comply with the new Co-op Act by bringing your Rules up to date.

The Manual, which is also available online at www.chf.bc.ca, is made up of three sections: *Model Rules and Occupancy Agreement*; *Guide to the Model Rules*; and *Resources*. A fourth section, *Guide to the Co-op Act* will be available soon.

Proof positive—the Model Works!

Dear CHF BC:
My co-op just revised its Rules and Occupancy Agreement using CHF BC's Model Rules package. We sent a copy to the Registrar of Companies on December 10, 2002. It was approved on December 30th without any changes—perfect! This is a great result for our co-op and we owe CHF BC many thanks for making this process a piece of cake.
Isabel Evans, Granville Gardens

So what should co-ops do next? The December 2002 issue of *SCOOP* featured an article called "How to update your co-op's Rules." You'll find there a step-by-

step explanation of how to use the Manual.

If you need help to update your Rules, it is better to ask for help than to make an expensive mistake. Help is available from:

■ CHF BC

The Federation offers general advice, workshops and co-op consultations on the Co-op Act, Model Rules and other co-op issues.

■ YOUR MANAGEMENT COMPANY

Ask your co-ordinator or management company for help in making the right decisions about your new Rules.

■ YOUR CO-OP'S LAWYER

Your lawyer can provide any legal explanations you need about the Model Rules. You should also ask your lawyer about any changes you want to make to the Model. Neither the Federation nor your management company can give you legal advice.

■ REGISTRAR OF COMPANIES

For a \$100 fee, the Registrar will look at your draft Rules before you take them to the members for a vote and tell you if they will be accepted. You do not need to do this if you use the Model Rules without changes.

■ E-RULES

CHF BC members have the option of buying CHF BC's eRules software which will generate a final printed copy of your new updated Rules. You can select your co-op's preferred options using eRules' easy multiple-choice dropdown lists. This terrific time-saving tool is available for \$75 (plus GST) and comes in either CD or floppy disk formats. Contact CHF BC to find out how to order this item for your co-op.

For more information, to register for Model Rules info sessions, or to order eRules, call CHF BC at 604.879.5111 (1.866.879.5111) in Vancouver or 250.384.9444 in Victoria, explore our website at www.chf.bc.ca or email us at info@CHF.bc.ca.



Calendar

Vancouver Events*

FEBRUARY 10	delegates forum
13	Model Rules info session
MARCH 5	Model Rules info session
10	delegates forum
22	spring education conference
APRIL 2	Model Rules info session

*see page 8 for events on Vancouver Island



MEET JANET HALL:

Vancouver Island's new face on board

Janet Hall was elected to our board of directors at the November 30 AGM. Janet has been a member of Pheasant Meadows Housing for four years, serving on the board and as president for almost as long. She is our third director from Vancouver Island.

"I believe co-op housing has a very important role to play in the future, both provincially and nationally," says Janet, "and I'd like to be part of that movement as it develops. In addition to providing affordable and safe homes for our families, co-op housing provides us with opportunities for meaningful involvement in our community, educational opportunities which are of great benefit both to our co-op and personally, and the chance to play an important role in shaping a positive future for the co-operators of tomorrow."



problems in your co-op?.....

Conflict is an inevitable part of co-op living. Unresolved conflict can be very destructive and polarizing.

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

- Meeting facilitation or chairing
- Mediation
- Conflict resolution

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I S L A N D

Strong Island turnout at AGM

CHF BC's 20th annual general meeting was held on November 30, 2002 in Vancouver. Nine Island delegates attended representing Cameo, James Bay, Kailasa, Krisineleos, Lang Cove, Northridge, Pheasant Meadows, Twin Oaks and Tyee housing co-ops.

Candice Bunting of Cameo Housing Co-op was re-elected as a CHF BC Island director for a two-year term, and Janet Hall of Pheasant Meadows Housing Co-op was elected to an at-large position for a one-year term. Joe Johnson of Seawalk Housing Co-op continues as an Island director serving the second year of his two-year term and bringing Island representation on the twelve-member CHF BC board to three.

Thanks to all the Island delegates who attended on behalf of their co-ops.

Thanks to the other Island delegates who ran for election and to the delegates who attended on behalf of their co-ops. The Island was well represented, and for the second consecutive year an Island member won a microwave at the CHF BC AGM – congratulations to Pam Bassett of Krisineleos Co-op!



CHF BC welcomes Northridge Housing Co-op to the Co-op Housing Investment Pool.

Thanks to Pheasant Meadows Housing Co-op who donated \$2,000 to the Leaky Co-op Defence Fund.

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Vancouver Island Education Day

SATURDAY, MARCH 8, 2003
1507 GLENTANA ROAD, VICTORIA

■ BOARD BASICS – EILEEN BEAUDINE

Morning workshop – 9 am to 12 pm

This workshop is ideal for those recently elected to the board, for old hands looking for a refresher and for anyone thinking about running for the board. Topics include the role and responsibilities of the board and individual directors, co-op principles, decision-making and planning. We will discuss and share tips on effective meetings, working as a team, with committees, and with members.

■ SECURING OUR FUTURE –

NOW IS THE TIME! – JAMIE RITCHIE

Afternoon workshop – 1:30 to 4:30 pm

The operating agreements of many co-ops will end in about 10 years. What will this mean for the co-op's future? Will it be tempting for members to wind up the co-op and put money in their pockets? How can we continue to house low-income members when there are no more subsidies? Can we afford to do major repairs and replacements then? Now is the time to start planning for our future.

Fees include lunch and do not include GST. \$100 for full day (non-member co-ops \$200). \$60 for half day (non-member co-ops \$120). Workshop limit is 20 persons; workshops with less than 10 persons registered will be cancelled. Register early to avoid disappointment. To register: Call Kerry Panter at 250.384.9444 or fax 250.384.0349 or email kpanter@chf.bc.ca



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www.blainallen.com

Island info



Your at-a-glance Island update:

CALENDAR:

FEB 10	Model Rules Info Session
FEB 15	Vancouver Island Council Meeting
MAR 8	Spring Island Education Day
MAR 22	Spring Education Conference (Vancouver)

CHIP RATES:

Co-operative Housing Investment Pool for co-op operating accounts in the following credit unions. These rates were effective Dec. 1, 2002 and are subject to change.

Coast Capital	2.25%
VanCity	2.443%

VICTORIA OFFICE:

Staffed by Kerry Panter,
Member Services Director – Vancouver Island
410 – 1105 Pandora Avenue, Victoria, BC V8V 3P9
Tel: 250.384.9444 Fax: 250.384.0349
islandinfo@chf.bc.ca www.chf.bc.ca

ROBERT G. MILNE

JAWL & BUNDON
Lawyers

FOURTH FLOOR
1007 FORT STREET
VICTORIA, B.C. V8V 3K5

TELEPHONE 250-385-5787
FAX 250-385-4364
EMAIL rmilne@jawlambundon.com

Campaign gains momentum

Louise Elmes, campaign co-ordinator

My first months on the leaky co-op campaign have been an amazing journey. I have been so impressed with the dedication of the co-op housing sector to rally to the cause of helping one another. Co-op members and staff at CHF BC and CHF Canada have all worked hard to keep the issue in the spotlight.


Fundraising continues, with over \$40,000 now collected from across the country. We are more than a third of the way toward our \$100,000 goal. Postcards addressed to MPs and to the Minister responsible for CMHC are being mailed in by dedicated co-op members. The November 30 AGM was an opportunity to profile how much progress the campaign has made,



CHF BC's leaky co-op avengers—Mike Alsop, Louise Elmes, Wayne Callaghan and Susie Swayze—showing off defence fund donations at CHF BC's AGM.

and where we still need to go to get the Minister's attention and get a better deal for co-ops who need money for repairs. Several BC MP's have now called or written to the Minister in response to our request for their support in the fight to have CMHC respond more quickly and more fairly.

Media spotlight on leaky co-ops

Media focused on the leaky co-ops issue at our AGM. Reporters from CBC, CTV and CKNW interviewed the AGM guest speaker, BC's Minister of Community Aboriginal and Women's Services, George Abbott, who stated, "the feds should do what the provincial government does." The province is responding much more quickly to leaky co-ops within their portfolio through BC Housing, doing necessary repairs before buildings deteriorate even more, and providing funding that is not tied to the subsidy provided to the co-op. CHF BC's executive director, Thom Armstrong, also had the opportunity to speak to media about leaky units sitting empty awaiting Ottawa's help. "There's not enough new affordable housing being built and to allow the existing stock to decay and crumble around people's ears is utterly disgraceful," said Armstrong. 

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

AMY W. LEUNG

Chartered Accountant

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CALL TO ACTION

- Collect and send signed postcards and let us know how many are mailed in
- Make a donation to the Leaky Co-op Defence Fund.



**Spring
Education Conference
Saturday, March 22, 2003**

**Executive Inn Burnaby
Burnaby, BC**

Come share, learn and have fun.

**Be sure to bring a
new member with you!**



*"I learned a lot,
being a new member,
and I'm sure co-op
veterans benefited too."*

1 CREATE A GREAT WEBSITE FOR YOUR CO-OP **Stephanie Ballantyne** *NEW*

Bring your co-op into the 21st century with your own website. It's easier and cheaper than you think. And it can help your co-op inform, recruit, and connect with members and the community. You will receive a resource kit and template to develop a co-op website, and learn how to:

- get a domain name, Internet service provider and web host
- organize your web content, from policies, Rules and minutes to special event promotions
- understand basic web design - what works, what doesn't
- customize a template to meet your needs
- maintain your website
- work with designers, developers and free resources.

2 CO-OP ACT: BOARD OF DIRECTORS - DUTIES AND RESPONSIBILITIES **Thom Armstrong**

The Board of Directors is responsible for managing the business of the co-op. So Directors need to know what their authority and responsibilities are under the new Co-op Act. We will review boards' and directors' legal duties, qualifications, their election and removal, directors' meetings, minutes and confidentiality. We will also look at what conflict of interest is - and what it isn't - and how to handle it correctly.

3 IMPROVING YOUR INTERVIEWING SKILLS **Suzann Zimmering**

Are you a new interviewer, or would you like to brush up on your interviewing skills? This workshop provides an overview of the functions of the Membership Committee. Participants will look at how to develop and use their interviewing skills. The workshop will include some practice in doing interviews with an emphasis on learning how to listen. We'll touch briefly on human rights issues and member selection criteria.

4 PROTECT YOUR CO-OP AGAINST FRAUD **To be announced**

What are the signs of fraud in your co-op? How can you safeguard against it? Don't assume that you are safe. Drawing on actual case histories, this workshop helps boards and finance committees protect their co-ops' financial assets. We'll also talk about managing arrears.

5 CONFLICT RESOLUTION: ROLE OF THE COMMITTEE **Don King**

Are you on a committee responsible for resolving community and interpersonal conflicts? Whether it's the board, a member relations, dispute resolution, rules or grievance committee, members need to know what they can and cannot do - and when to call on outside help. Topics include basic problem solving and communication techniques, dealing with difficult people, defusing anger and hostility, and setting safe personal boundaries for yourself, your committee and your co-op. It will help your co-op decide on the best option for addressing conflicts before they occur.

6 REPLACEMENT RESERVES & HOW TO FUND THEM **Jamie Ritchie and Andy Sitko**

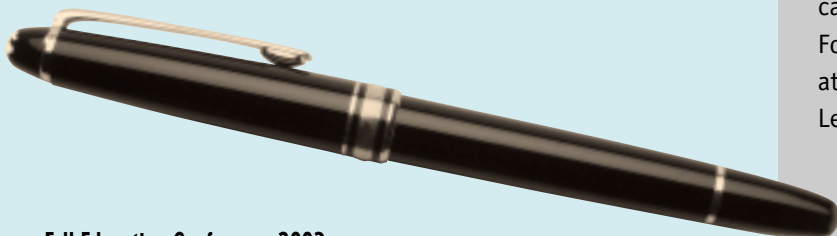
As buildings age, it's more important than ever to make sure that replacement reserves are adequately funded. Does your co-op have enough money set aside for the future? How can you be sure that you'll have enough money when you need it? It's all a matter of good planning and wise investing, and so important for a co-op's long-term health! In this workshop you will learn:

- what a Replacement Reserve Plan is (& what it isn't)
- the steps in the planning process
- tools for evaluating your building needs, and
- an understanding of the need to manage your cash flows by investing your money prudently.

THESE AREN'T THE ONLY WORKSHOPS!

Can't find the workshop you need? Can't make it on March 22? There are many more to choose from! Ask us about our portable workshops. We can tailor a workshop to meet your needs and we come to your co-op. Up to 20 members can attend. What could be more convenient?

For information about portable workshops, see our website at www.chf.bc.ca/pages/services.asp. Call Sue Moorhead or Leslie Burdak at 604.879.5111 (toll free 1-866-879-5111), extensions 136 or 137 or email at smoorhead@chf.bc.ca and lburdak@chf.bc.ca.



7 PRUDENT INVESTING FOR HOUSING CO-OPS

**Phillips, Hager & North
Investment Management Ltd.**

CHF BC is working on a new long-term investment program for housing co-ops. In order to take maximum advantage of the program when it is launched, it's important to be familiar with some investment basics. This workshop will look at strategies and options for the investment of replacement reserves and other capital funds. The aim is to help your co-op improve returns by achieving an optimum blend of earnings potential, liquidity and risk. This workshop will provide information that:

- increases your understanding of the basic principles of investing
- demonstrates why this knowledge is important to housing co-ops
- increases your level of comfort with making investment decisions
- considers the risks faced by co-ops and suggests strategies to reduce that risk using a program of asset allocations and diversification of funds.
- explains the new housing investment program and the benefits of participation.

8 SEVEN HABITS OF HIGHLY EFFECTIVE HOUSING CO-OPS

NEW

Nicholas Gazzard, CHF Canada

This workshop describes seven things successful co-ops do well, from planning to decision making, to community building. Participants will discuss how to put these habits into practice – and maybe come up with some more good habits to add to the list!

DISCOUNTS: Early bird registration: February 24. Register early to avoid disappointment – some workshops fill up quickly.

\$50 DISCOUNT: After 3 people from your co-op have registered for a full day (full day workshop or two half day workshops), the fourth full day person from your co-op gets a \$50 discount. If this is the first time your co-op has sent a member, you get a \$50 credit towards one full day registration.

THOMPSON OKANAGAN, NORTHERN BC AND KOOTENAY CO-OPS

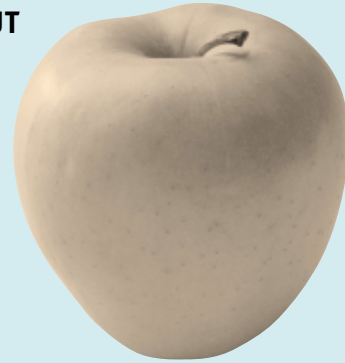
Two free registrations for CHF BC member co-ops from these regions – we want you to make the trip.

9 UNDERSTANDING AND DEALING WITH BURN-OUT

Pat McClain

Burn-out is physical and spiritual exhaustion that can lead to severe personality change and cause co-ops to lose willing, useful, dedicated members. But there is good news. If recognized and treated, burn-out can turn out to be a positive life-altering event!

This interactive workshop addresses the definition, symptoms and causes of burn-out; clarifies the individual's and the co-op's roles in preventing it and examines some remedies.



10 MODEL RULES – A DISCUSSION FORUM

Thom Armstrong

NEW

You have attended CHF BC's information session on the Model Rules. You have followed the Guide to the Model Rules. But now you have come across some issues you want to discuss before making the final decisions in your co-op to adopt new Rules. Whether it's about Rules for membership, directors, general meetings or others – bring your burning issues and let's compare notes with other co-ops. No lectures here – just a fully interactive discussion where you pick the topics and provide the expertise.

11 GETTING BOLD ABOUT MOULD

NEW

Roland Nogue

Mould is a serious concern for co-ops, their members and families. We will look at mould issues from several points of view. Topics include:

- the nature of mould and its effect on health
- co-op policies to deal with mould
- mechanical or structural adjustments to housing units, including building envelope and ventilation issues
- information sharing on ways individuals have rid their homes of mould.

Thanks to our workshop sponsors: Phillips, Hager & North Investment Management Ltd. for workshop #7 and Co-operative Housing Federation of Canada for workshop #8.

Encourage the hidden resources in your co-op to come to the workshops – young people, new Canadians, people from groups that are often under-represented at co-op events, new members in your co-op. Make the movement stronger by giving other voices a voice.

Register early – workshops fill up quickly. Don't wait for your next co-op meeting - ask a board member how to send your registration early.

.....
CO-OP FIRST NAME LAST NAME

.....
STREET ADDRESS CITY POSTAL CODE

.....
TEL: HOME WORK FAX E-MAIL

WORKSHOPS SAT. MARCH 22, 2003

Mark 1 beside your first choice and 2 beside your second choice. Workshop limit is 20 persons; workshops with less than 10 persons registered will be cancelled.

FULL DAY 9:30 - 4:45 PM [mark 1st & 2nd choice]

___ 1. Create a great website for your coop
or

MORNING 9:30 - 12:30 PM [mark 1st & 2nd choice]

___ 2. Co-op Act: Board of directors - duties and responsibilities

___ 3. Improving your interviewing skills

___ 4. Protect your co-op against fraud

___ 5. Conflict resolution: role of the committee

___ 6. Replacement reserves and how to fund them and

AFTERNOON 1:45 - 4:45 PM [mark 1st & 2nd choice]

___ 7. Prudent investing for housing co-ops

___ 8. Seven habits of highly effective housing co-ops

___ 9. Understanding and dealing with burnout

___ 10. Model Rules – a discussion forum

___ 11. Getting bold about mould

FULL DAY (OR TWO HALF DAY WORKSHOPS) RATES

All Fees Include Lunch

CHF BC Member \$125 per person

Non-member \$250 per person

\$10 discount if received by February 24th

\$50 discount if 4th Full day participant

HALF-DAY RATES:

CHF BC Member \$75 per person

Non-member \$150 per person

SUBTOTAL

Add 7% GST

TOTAL ENCLOSED

Complete the registration form, indicating 1st and 2nd choices and forward with cheque to: CHF BC, 200-5550 Fraser St., Vancouver BC V5W 2Z4

For speedier registration, fax form to 604.879.4611 or email lburdak@chf.bc.ca and mail your cheque.

CHF BC Fall Education Conference 2002 will take place at:

Executive Inn Burnaby

4201 Lougheed Hwy., Burnaby

Easy access by bus or car.

Free parking available

Wheelchair accessible



Commercial Services

New long-term investment program

Many members are familiar with the Co-op Housing Investment Pool (CHIP), CHF BC's most popular member service, holding over \$19 million in deposits from almost 150 housing co-ops.

CHIP isn't really an investment pool—it's a banking pool—earning bonus interest on chequing accounts. CHIP is a fantastic option for your co-op's operating account, but it's as short-term as you can get.

What about money that should be invested over a longer term? For the past several years we have offered the Co-op Housing Investment Fund (CHIF), but CHIF has attracted less than \$3 million from 27 co-ops — hardly a runaway success story.

We know from surveys of co-ops and non-profit housing providers, that there is about \$150 million out there in reserve funds held by different kinds of housing providers in BC. And this money is invested all over the map: in savings accounts, term deposits, GICs, and a few bonds. What's remarkable about how those reserves are invested is the dramatic mismatch between when the cash will be needed to replace roofs, flooring and appliances, and how long it's invested for. Even though 30% of those reserves won't be needed for more than 10 years, they're invested for the short term—many of them in

chequing and savings accounts. This means lost income opportunities in the millions of dollars!

For more than a year, CHF BC has been working closely with the BC Non-Profit Housing Association and BC Housing to find a solution that will help co-ops and non-profits get the most from their investment earnings. Together, this spring, we will launch a new long-term investment program for housing co-ops and non-profit housing providers with the following objectives:

- to create professionally managed funds for co-ops to invest capital reserves
- to have those funds managed at a competitive price
- to create the most effective match between co-op investments and planned capital funding needs
- to ensure that participating co-ops receive the highest level of service.

Together with the BC Non-Profit board and BC Housing, CHF BC carried out a very comprehensive and rigorous selection process. They developed criteria, issued a formal Request for Proposals, short-listed, interviewed, analysed, and finally brought in a recommendation. We are pleased to announce that Phillips Hager & North has been chosen to provide investment management services to our new program.

This spring CHF BC will announce details of the new investment program in SCOOP, on the website, and at meetings and workshops to provide members with information on a wider range of investment options for housing co-ops in BC.



CHIP rates

Co-operative Housing Investment Pool for co-op's day-to-day operating accounts in the following credit unions. These rates were effective Dec. 1, 2002 and are subject to change.

Prospera Credit Union (formerly Fraser Valley)	0.9%
CCEC Credit Union	1.7%
CCEC 12-month term	2.5%
VanCity Credit Union	2.443%
Coast Capital (Vancouver Island)	2.25%

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North Vancouver BC
V7K 2P6

Telephone: 604 924-1230
Cell: 604 626-1813

Great news on the national agency

The co-op sector's plans for a new national agency to administer co-op housing programs took a huge step forward recently. CHF Canada has heard that the federal Minister Responsible for CMHC, David Collenette, intends to implement the national co-op program agency.

There is still work to do before we can have an official announcement about the agency. But CHF Canada's executive director Alexandra Wilson met recently with Jean-Claude Villiard, president of CMHC, who told her he wants the agency launched no later than the end of 2003. CHF Canada and CMHC will have a plan and timeline for the launch of the agency in place by the end of January. They have agreed to a joint steering committee that will oversee the process over the year.

Congratulations are due to everyone who worked on the national agency campaign, especially Tony Legare, the chair, and the members of the Co-op Political Action Committee (CPAC), a joint CHF Canada – CHF

BC committee. Committee members spent hours meeting with housing co-ops and urging them to write letters and postcards. They met with federal members of Parliament and provincial officials to gain their support. Thanks should also go to the many MPs who helped us in this work.

CHF Canada developed the proposal for a new national agency to administer federal housing co-op programs in 1996, when the federal government decided to transfer social housing programs to the provinces. Housing co-op members were worried they would lose control over their homes and worked tirelessly, first to stop the devolution of programs and then to gain government acceptance of the agency.

BC was the first provincial government to agree not to accept the transfer of housing co-op programs. That gave some encouragement to the rest of the country. At the end of 1999, the federal minister announced that he would not transfer co-op housing programs to provinces that had not signed a transfer agreement – BC, Alberta, Ontario and PEI – and that he would take back the co-op program from provinces that are interested.

CHF Canada has been meeting for two years with representatives of CMHC to negotiate the details of the agency. We look forward to the final push. There are still many details to work out. CHF Canada has agreed to find a solution to the leaky co-op problem before the agency is launched. Many of the steps will be hard work but we are delighted by this good news.



Merrilee Robson
CHF Canada
Communications Officer



628 Carnarvon St.
New Westminster, B.C.
V3M 1E5
Tel: (604) 524-8524
Fax: (604) 524-8594

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Specializing in Co-op Matters

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4th Floor, 195 Alexander St. Vancouver, BC V6A 1N8



How to Apply

There is an average 6-month to 3-year wait for co-op housing. The co-ops listed in *SCOOP* are accepting applications for their own waiting lists. When applying, write a short letter to each co-op requesting an application form, stating your family size and what skills you can bring to the co-op. Enclose a SELF-ADDRESSED STAMPED ENVELOPE with your name and address and \$0.48 postage. Once you have received and completed the application form, return it to the co-op. Each co-op will call and request an interview when appropriate.

Waiting List notices are free to co-ops that are members of CHF BC. Non-members must prepay \$25 (including GST). Please limit your notice to 40 words. Deadlines are the 15th of every other month - Aug., Oct. etc. Any new submissions, changes or cancellations must be sent in writing to: *SCOOP* c/o CHF BC, 200- 5550 Fraser Street, Vancouver, BC, V5W 2Z4. Please include a name and phone number for verification. All notices will be edited for brevity.

VANCOUVER EASTSIDE

ACCESS: (Renfrew & Broadway) accepting applns for 1,2,3,4 bdrm w/c accessible units & grounds. Subs avail. HC \$505-\$941 h/w incl. Shrs \$800-\$1600. Active Participation req'd. Friendly, beautiful gardens, safe play areas. Send SASE: 2838 East 7th Ave, Van. V5M 1T9.

ALBERNI: accepting applns for 1, 2 & 3 bdrm apts & tnhs HC \$544-\$689-\$822. Shrs \$1000-\$1500. Short to no wait list. Some subs available. Participation Mandatory. Close to skytrain, shopping, schools. Send SASE: Memb Ctte, 5250 Rupert St, Van. V5R 2J9.

ALEXANDER LAIDLAW: (Champlain Heights) accepting applns for 1-4 bdrm units. HC \$403-\$827. No Subs. Shrs \$2500-\$4500. Participation mandatory and monitored. Send SASE: Memb Ctte, 3630 Skana Drive, Van. V5S 4H7.

ARLINGTON GROVE: accepting applns for market 1 bdrm apt \$585, 1 bdrm apt w/c accessible \$585, 2 bdrm apt \$660, 2 bdrm tnhs \$716, 3 bdrm tnhs \$766, 3 bdrm tnhs w/c accessible \$766, 3 bdrm tnhs/bsmt \$896, 4 bdrm tnhs/bsmt \$933. Shrs \$1200. Send SASE: 3433 Burkholder Dr, Van. V5S 4M9.

ANITA LEWIS: (Newer 23 unit co-op) accepting applns for 1 bdrm w/c accessible apt \$589, 2 bdrm \$770-\$906, 3 bdrm \$900-\$1042. Heat incl. No Subs. Shrs \$1000. Send SASE: 110-5003 Boundary Rd, Van. V5R 2P3.

BURLINGTON HEIGHTS: accepting applns for 1,2,3,4 bdrm apts + tnhs. Some w/c accessible. Subs avail. Shrs \$1000. Participation a must. No dogs. Near shops, schools, and Broadway skytrain. Send SASE: Memb Ctte, 100-1865 E 10th Ave, Van. V5N 1X8.

CEDAR MILL: accepting applns for 1-4 bdrms. HC \$610-\$1050. Shrs \$1500-\$3000. Located in Champlain Heights area. Close to schools, supermarket, library, green areas & community centres. Participation mandatory. Send SASE: 3192 Three Cedars Drive, Van. V5S 4H5.

CHARLES SQUARE: accepting applns for 1,2,3 bdrm units. HC \$630-\$777-\$935. No Subs. Shrs \$1000. Participation expected. Call for info regarding upcoming orientation meetings. Send large SASE

with \$.96 postage: Memb Ctte, 1555 Charles St, Van. V5L 2T2.

CHINA CREEK: Pet friendly, adjacent to VCC Broadway campus, close to Skytrain and 99B-line. Accepting applns for 1,2,3 bdrm apts & 3 bdrm tnhs. No subs. Shrs \$1300. Participation required. Send SASE: Memb. Ctte. 600-1230 E 8th Ave. Van. V5T 1V2.

CITY EDGE: (Champlain Heights) accepting applns for 2,3 bdrm tnhs. HC \$887-\$1046. Shrs \$1500. Pets OK. Participation req'd. Quiet, Family-oriented city living. Walking distance to shopping, community center, schools, and parks. Safe play areas for children. Open house each Sunday from 2-4 pm. Currently have no wait list. Check us out at www.cityedgeco-op.com. Send online application to: 3620 City Edge Place, Van. V5S 4R7. Call 604.430.3875 for more info.

CITY GATE: New family-oriented. accepting applns for market 2,3,4 bdrm apts. HC \$810, \$945, \$1035. (includes heat, hot water & basic cable) Shrs \$1500. D/W in each unit & W/D hook-ups. Pets allowed according to policy. Near Science World & Skytrain, downtown, False Creek & Yaletown. Participation expected. Send SASE: Memb Ctte, 188 Milross Ave., Van. V6A 4J4.

CITYVIEW: accepting applns 1,2,3 bdrm suites \$602-\$737-\$838. Short wait list for Subs. Shrs \$1300-\$1500-\$1700. PARTICIPATION REQ'D. Send SASE: bus-size (#10) 108-1885 E Pender St, Van. V5L 1W6.

DE COSMOS VILLAGE: accepting applns for 2,3 bdrm tnhs. HC \$430-\$495. Subs Avail. Shrs \$3800-\$4000+. Participation Req'd. Family-oriented. Send SASE: Applications PO Box 27203, Kingsway PO, Van. V5R 6A8.

DUNDEE COURT: accepting applns for hdcpt 1 bdrm apt (power w/c accessible) \$546, 2 bdrm tnhs/apt \$665, 3 bdrm tnhs \$761, 4 bdrm tnhs \$773, 4 bdrm tnhs (2 baths) \$798. NO Subs avail. Shrs \$1500. PARTICIPATION REQ'D & MONITORED. W/D hookups. Cats & dogs allowed as per pet policy. Send SASE: Memb Ctte, 2-5380 Dundee St, Van. V5R 5Y6. Must attend orientation before you can be interviewed for membership.

EMMA G: accepting applns for 1,2 bdrm apts, 3 bdrm w/c accessible

Notices

apt. HC based on gross income. Shrs \$1000. Pets on approval, no exotics. Participation req'd and monitored. Send SASE: Memb Ctte, 2250 Fraser St. Vancouver V5T 3T8.

FOUR SISTERS: (near Gastown) accepting applns for 1 bdrm \$622, 2 bdrm \$786, 3 bdrm \$901 apts. No Subs. Shrs = 1/2 market HC. W/C accessible. 1 cat allowed. Participation required. Send SASE: Box 88341, Chinatown Post Office, Vancouver V6A 4A6

GRACE MCINNIS: accepting applns for 2 bdrm HC \$739 and 3 bdrm HC \$898 tnhs units. Friendly, community oriented co-op in Commercial Drive area. Great shopping and all conveniences. Participation mandatory! Send SASE: Memb Ctte, 32-825 Salsbury Dr, Van. V5L 4A3.

GRANDVIEW HOUSING: accepting applns for bachelor, 1,2 & 3 bdrm units. Shares \$1000. HC \$427-\$774. No subsidy. Participation is required. Pets according to policy. For application send SASE to Membership Committee, 1455 Napier Street, Vancouver, V5L 2M6.

GRIFFIN'S WALK: accepting applns for 1,2,3 bdrm. HC \$588-\$751-\$849. No Subs. Shrs \$1200-\$1500-\$1800. PARTICIPATION ESSENTIAL. Near Oakridge, a hedged, gated community of 32 T/H & Apts. Send SASE: Memb Ctte, 33-449 E 44th Ave, Van. V5W 1W2.

H.W. FLESHER: accepting applns for 2,3 bdrm units. HC \$764-\$882. Shrs \$1500. 100 garden apts & tnhs w/bsmnt on 4.5 landscaped acres. Great common areas, spacious patios & playgrounds. Walk to Joyce skytrain & Central Park. 1 pet/unit. Participation req'd. Send SASE to A24-3545 E. 43rd Ave, Van. V5R 6A4 or pick up app. On office door.

JASMINE PLACE: accepting applns for 1,2,3 bdrm units and 1,2 bdrm w/c accessible units. Shrs \$1000. No dogs. One cat only per unit. Near shops, schools & Broadway Skytrain. Some units with a great view. Participation is mandatory. Send SASE: Memb Ctte, 207-775 E 7th Ave, Van. V5T 1P3.

KASLO GARDENS: (85 Unit ILM co-op built 1992) Short waiting list for 1,2,3 bdrm apts & tnhs. HC

\$654-\$1003. No Subs. Shrs \$1800. Participation required. Award winning designed homes, beautifully landscaped setting. Walking distance to schools, shopping library, parks and recreation centres. Safe play areas for children. Small pets OK. Send SASE: 108-2765 Co-operative Way, Van. V5M 4S4. Or pick-up an appln from office door at side of our community room.

KINROSS CREEK: (Champlain Heights) accepting applns for 1,2,3 bdrm apts & tnhs. HC \$584-\$681-\$797-\$929-\$936. Shrs \$1000-\$1700-\$2000. Subs may be considered. Participation mandatory. Send SASE: Memb Ctte, 8001 Curate Wynd, Vancouver V5S 4K2.

LAKEWOOD TERRACE: Unique, family friendly co-op near Trout Lake, schools, shopping & transit.

Legend

Here is what the abbreviations in the notices mean:

applns	applications
apt	apartment
bdrm	bedroom
bsmt	basement
comm	community
ctte	committee
h/w	hot water
HC	monthly housing charge
incl	included
ILM	index linked mortgage (a type of gov't co-op program)
LEM	low end of market
max	maximum
memb	membership
mrkt	market price, not subsidized
NP	no pets
NS	no smoking
p/u	pick-up
req'd	required
SASE	self-addressed, stamped envelope
shrs	shares
subs	subsidy
tel#	telephone number
tnhs	townhouse
w/	with
w/c	wheelchair
W/D	washer/dryer

1,2 bdrm apts with balcony or yard, HC \$655-\$757 2 & 3 bdrm tnhs with courtyard HC \$831-\$960. Short wait list. No Subs. Regularly scheduled orientation/open house, for more info call 604.872.4010.

LAURA JAMIESON: accepting applns for 1,2,3 bdrm apts. HC \$604-\$735-\$886. Shrs \$1500(\$750 for subsidized units). Participation is mandatory. Send SASE: 100-1349 E 2nd Ave, Vancouver V5N 1C4.

LE COEUR: (Champlain Heights) 1,2 bdrm apts, tnhs & 3,4 bdrm tnhs. HC \$467-\$1107. Shrs \$1500-\$3450. No Subs. Pets OK. Participation req'd. Orientation mtgs 3rd Tuesday of each month at 7:30 PM at 3502 Cordiale Dr, Van. V5S 4H3. Applns at orientations. Call 604.436.5646 for directions.

LEVELLERS: accepting applns for 2,3 bdrm units. HC \$810-\$895. Shrs \$900. Community minded co-op near Hastings & Commercial. Short wait list. Child & Senior friendly, small pets ok, fabulous roof garden. Volunteer time and energy req'd. Send SASE: Memb Ctte, 208-1763 E Pender St, Van. V5L 1W5.

LORE KRILL: has two sites: one in Gastown, the other in Chinatown. Accepting applns for studio, 1,2 bdrm units. HC \$486-\$659. No Subs. Shrs \$700. Send SASE: 65 W Cordova, Van. V6B 1C8 or call 604.687.1411 for info.

MAU DAN GARDENS: in the up and coming Strathcona area has a short wait list for 1,2 and 3 bdrm tnhs and apts. Bilingual - Chinese and English meetings. Reasonable HCs. Limited Subs available. Send SASE: 415-350 E. Pender St. Van. V6A 3X4. Tel: 604.255.4778.

NORTHERN WAY: accepting applns for 1,2,3 bdrm apts & tnhs. HC \$571-\$787-\$857. No Subs available. Shrs \$1000. Participation mandatory. Close to downtown, bus, skytrain, schools. Some w/mountain views. Orientation meeting prior to interview. Send SASE: 100-675 E 5th Ave, Van. V5T 4P1.

PACIFIC PARK PLACE: Small, family-oriented co-op. Kingsway & Boundary area. Accepting applns for 1,2 bdrm apts, 2,3 bdrm tnhs. HC \$575-\$870. No Subs. Shrs \$1500. Short wait list. Some pets ok. Close to skytrain, shopping, Central Park. Send SASE: 400- 5810 Battison St. Vancouver, V5R 5X8.

PALOMA: accepting applns 2,3 bdrm units. Shrs \$1000. Participation req'd. Send SASE: Memb Ctte, 307-1638 E 3rd, Van. V5N 2G9.

RIISING STAR: (Commercial Dr. area!) accepting applns for 1,2,3 bdrm flats/tnhs, w/c accessible. HC \$603-\$954. Market price. Shrs \$1000. 1 dog & 1 cat allowed per pet policy. Participation an absolute must. Send SASE: Memb Ctte, 1556 E 5th Ave, Van. V5N 1L7.

RIVERSIDE LANDING: accepting applns for 2,3,4 bdrm apts & tnhs. HC \$760-\$936. No Subs avail. Shrs \$2000. Participation req'd. Spacious, views, in/out storage, W/D Hookups. Send SASE: 2288 Skipper Place, Van. V5P 4T5.

ROBSON PARK: 1,2,3,4 bdrm suites. No Subs. Good location close to Mount Pleasant Community Centre. Please send request for application with SASE: 40-234 E 15th Ave. Van. V5T 2P9.

STILL CREEK: accepting applns for 1,2,3 bdrm units. Short waiting list. HC \$655-\$895. No Subs. Shrs \$1500. Participation req'd. Good location, close to Renfrew & Trout Lake Comm. Centres. SASE: 107-2765 Co-opertive Way, Van. V5M 4S4 or call 604.433.8035.

SUNBRIDGE: (ILM co-op) accepting applns for 1, 2,3 bdrm tnhs. HC \$731-\$1085. Shrs \$1500-\$2000. Participation Req'd. Close to schools, shopping and parks. Pets okay. Bright, spacious with W/D hookups and D/W. Champlain Heights. Send SASE: 300-3470 SE Marine Dr. Van. V5S 4P8.

SUNRISE: accepting applns for 2 bdrm w/c accessible mrkt & subs, 3 bdrm mrkt & subs. HC \$638-\$768. Shrs \$1700-\$2000. Participation req'd. Friendly. Close to Skytrain & the Drive. Send SASE: Memb Ctte, 411-1528 E 5th Ave, Van. V5N 1L7.

SYNALA: accepting applns for 1-4 bdrm units. Market only. HC \$650-\$780-\$925-\$985. Shrs \$1000. Participation req'd. Send SASE: 3090 Kingsway, Van. V5R 5J7 or call 604.433.0753.

TIDAL FLATS: accepting applns for 1,3,4 bdrm units. HC \$665-\$905-\$1025. No Subs. Shrs \$1000. Participation req'd. Cats & dogs according to policy. Send SASE: Memb Ctte, 26-1110 Odlum Dr, Van. V5L 3L7.

TROUT LAKE: (31 units) accepting applns for 1,2,3,4 bdrm garden tnhs. Market HC \$640-\$1024. Participation req'd. Close to parks, shopping & transit. Send SASE: Memb Ctte, 32-3274 Findlay St, Van. V5N 4E7.

VANCOUVER EAST: Scattered co-op accepting applns for market 1,2,3 bdrm units. Shrs \$1000. Child friendly, LGBT friendly. Some pets allowed. Participation mandatory. Send SASE: Memb Ctte, 3-1220 Salsbury Dr, Van. V5L 4B2.

VICTORIA GARDENS: accepting applns for 1,2,3 bdrm. Market only. Shrs \$1000. Participation expected. Family-oriented. Send SASE: 1823 E 11th Ave, Van. V5N 1Y9.

WATERSHED: accepting applns for 1,2,3,4 bdrm apts. HC \$600-\$710-\$840-\$910. Some Subs avail. Shrs \$1000. Not w/c accessible. Send SASE: 200-1416 Napier St, Van. V5L 2M5.

VANCOUVER WEST SIDE

AMICAE: accepting applns for 1,2,3 bdrm w/c accessible suites. No Subs. Market only. Shrs \$500-\$1000. Participation req'd. Send SASE: Memb Ctte, 800-1047 Barclay St, Van. V6E 4H2. Call 604.687.0605 for current information.

ASHLEY MAR: accepting applns for 2 bdrm units. Market HC \$757. Limited Subsidy avail. Shrs \$1000. Not w/c accessible. Send SASE: 8495 Cambie St. Van. V6P 3J9.

BROADVIEW: accepting applns for waiting list. 1,2,3 bdrm. HC \$790-\$1036-\$1060-\$1128. No Subs. Market HC. Shrs \$790-\$1128. Small pet welcomed. Some w/c accessible suites. Send SASE: Memb Ctte, 2525 Waterloo St. Van. V6R 3H6.

CHARLESTON TERRACE: accepting applns for 1,2,3 bdrm units. HC \$575-\$670-\$720-\$830. Hydro extra. No subs available at this time. Shrs \$1500-\$2500. Pets according to policy. Participation mandatory. Send SASE: Memb Ctte, 960 W 6th Ave, Van. V5Z 4J3.

COAL HARBOUR: A family and seniors' co-op, is accepting applns for 2 bdrm, incl heat, hw, cable, parking. Shrs \$1200. Small pets OK, (under 40 lbs.) Participation mandatory. Household income must be between \$24-\$55 thousand/yr. Send SASE: Memb Ctte, 100-1515 W Hastings St. Van. V6G 3G6.

CONNAUGHT: accepting applns for 1,2 bdrm apts in False Creek. HC \$520 & \$720. Shrs \$1000-\$1500. Participation mandatory. Send SASE: 109-527 Commodore Rd, Van. V5Z 4G5.

DAVID WETHEROW: accepting applns for 1,2,3 bdrm apts and tnhs. Some w/c accessible units. HC \$635-\$1147. Some subs may be available. Shrs \$1000. Participation mandatory. Send SASE: Memb Ctte, 41-1529 W 71st Ave, Van. V6P 3B9.

EBURNE LANDING: accepting applns for 1,2 bdrm. HC \$601-\$824 utilities incl.. No Subs. Shrs \$601-\$824. Some w/c accessible units. Marpole area. Pets ok. Participation mandatory. SASE: Administrator, 101-8828 Hudson St. Van. V6P 4N2.

EIGHT OAKS: accepting applns for Bachelor \$424, 1 bdrm \$619, 2 bdrm \$776, 3 bdrm \$892. Heat and hydro incl. No Subs. Shrs \$2200-\$3500. Pets OK. Participation req'd. Send SASE: Memb Ctte, 3637 Cambie St, Van. V5Z 2X3.

HABITATION DEMERS: accepting applns for 1 bdrm approx. \$500, 2 bdrm approx. \$650. Shrs \$3100-\$4200. Includes h/w heating, cable, & parking. No dogs. Good location, common bond, Francophone. Send SASE: 400-3196 Heather St, Van. V5Z 3K3.

HERITAGE: seeking applns with incomes \$40,000 + for 1,2,3 bdrm units. HC \$690-\$1104. Shrs \$1500-1 bdrm, \$1750-2 bdrm, \$2000-3 bdrm. 1 pet per unit, family-oriented, participation required. Send SASE: 717 W 8th Ave. Vancouver V5Z 1C9.

INTI: accepting applns for 2,3 bdrm & w/c accessible. No Subs. Participation mandatory. Send SASE: Memb Ctte, 1675 Cypress St, Van. V6J 3L4.

JUNIPER: accepting applns for 4 bdrm units. HC \$1362. No Subs. Shrs \$500/adult. W/c accessible. No dogs. SASE Memb Ctte, 302-2286 West 5th Ave, Vancouver, V6J 1S8.

KITSILANO TERRACE: accepting applns to waitlist for 1,2,3 bdrm apts only. Max HC \$725-\$895-\$1295. Limited Subs. Shrs \$1000. No dogs. Participation a must. Send SASE: Memb Ctte, 2616 W Broadway, Van. V6K 2G3.

MANHATTAN: accepting applns to waiting list. HC \$772-\$891-\$929. No Subs. Shrs \$1500. Not w/c

accessible. Minimum annual salary \$30,400-36,600. Pets according to policy. Participation Required and Monitored. Vibrant downtown location. Send SASE: Memb Ctte, 45-784 Thurlow St. Van. V6E 1V9. Webpage: <http://www.vcn.bc.ca/man>.

MARINE COURT: (near 71st & Granville) accepting applns for 1,2,3 bdrm units. HC \$ 552-\$803. No Subs. Shrs \$1000-\$2000. Participation Mandatory. One pet allowed. To attend orientation RSVP 266-4181. For application SASE: Memb Ctte, 1599 W 71st Ave, Van. V6P 3C3.

MARPOLE TERRACE: accepting applns for 1,2 bdrm units. HC \$590-\$740. No Subsidy. Shrs \$1000-\$1500. One pet per unit. W/c accessible. Participation Mandatory. Send SASE: 308-8695 S.W. Marine Drive, Van. V6P 6A2.

PACIFIC HEIGHTS: accepting applns for 2,3 bdrm units. HC \$859-\$1047. No Subs. Shrs \$1250. Participation expected. Send SASE: 615-1035 Pacific St. Van. V6E 4G7.

RISHON: accepting applns for waiting list 1,2,3 bdrm units. No subs. HC \$556-\$696-\$813. Shrs \$1800. N/S Building. No dogs. Participation req'd. Applications will be held for one year. Send SASE: Memb Ctte, 1516 W 71st Ave, Van. V6P 3C1.

SOJOURN: accepting applns for 1,2,3 bdrm & w/c accessible units. HC \$701-\$1043. Shrs \$1500. No Subs. Participation req'd. Send SASE: Memb Ctte, 1763 Nelson St, Van. V6G 1M6.

VERA: accepting applns for 1,2,3 bdrm. No Subs avail. Shrs \$1200-\$2370. Participation mandatory. Send SASE: Memb Ctte, 575 S W Marine Dr, Van. V6P 5X9.

VIEW COURT: accepting applns for bachelor. HC \$475-\$527. No Subs. Shrs \$1000. Active participation expected. Send SASE: 12 W10th Ave, Van. V5Y 1R6. Tel 604.268.3966. Webpage: <http://www.vcn.bc.ca/viewcort/>

WIT'S END: (52 apt co-op) accepting applns for 1,2,3,4 bdrm units. HC \$641-\$995. No Subs. Shrs \$1200-\$2000. Participation Req'd. Family-oriented. Close to shopping, parks, bus route and schools. No dogs. Send SASE: c/o Memb Ctte, 409-1592 SW Marine Dr, Van. V6P 6M1 or pick-up in person from

applns box in our front entrance (notice board).

NORTH VANCOUVER

BURRARDVIEW: (Deep Cove) accepting applns for 1-4 bdrm market units. Waiting list only. HC \$686-\$1236. Shrs \$1700-\$2200. Participation req'd. Send SASE: 51-1475 Deep Cove Rd. North Van. V7G 2S3.

CAPILANO: accepting applns for 3,4 bdrm market units only. HC \$728-\$907. Shrs \$1500. 29 unit family complex with yards. Close to shopping & transit. W/D hook-ups. Participation req'd. Send SASE: 871A W 17th St, North Van. V7P 3M4.

MT. SEYMOUR PARK: 2,3,4 bdrm units. No Subs. HC \$900-\$1065. Shrs \$1500. Near park, shopping, schools. Pets according to policy. Participation essential. Send SASE: Memb Ctte, 58-3822 Brockton Cres, North Van. V7G 2L1.

BURNABY

115 PLACE: accepting applns to waiting list. Bachelor \$400, 1 bdrm \$526, 1 bdrm-den \$569, 2 bdrm \$598-\$650. Shrs \$2000. Adult oriented high-rise (near Lougheed mall). No Pets. Participation required. Send SASE to Memb Ctte, 9380 Cardston Court, Burnaby V3N 4R5.

ANDRAS PLACE: Live beside beautiful Central Park & just down from Burnaby Public Library & Metrotown. Accepting applns for 1 bdrm \$693, 2 bdrm \$776, 3 bdrm \$889. Minimal Subs. Shrs \$1000-\$1250-\$1500. Secure Parking. 1 Pet per unit. Participation Mandatory. Send SASE (\$96 stamp) to: 100-4371 Mayberry St, Bby. V5H 4H8.

ANTRIM PLACE: (Rumble and Royal Oak) accepting applns for 2 bdrm suites. HC \$678. No Subs. Shrs \$1500. Participation Mandatory. Send SASE: Memb Ctte, 222, 5300 Rumble St. Bby. V5J 2B6.

AVALON: accepting applns for waiting list 1,2,3,4 bdrm tnhs. 1,3 bdrm w/c accessible. HC \$560-\$1015. No Subs. Shrs \$1200. Families, seniors (over 55) & people with disabilities welcome. 2 children's play areas, in-suite laundry hook-ups. Indoor cats only, limit of 2 per unit. No dogs. Application must be updated every 6 months to remain on wait list. Send SASE: 41-8511 Cumberland Place, Bby. V3N 5C1.

BOUNTY: accepting market applns for 2,3 bdrm apts. Shrs \$1500. Participation Mandatory. Family-oriented. Send SASE to: Memb Ctte, Office, 7495 Sandborne Ave, Bby. V3N 4V4. Call 604.525.5331.

THE BRAMBLES: Adult oriented. 1 bdrm \$627, 2 bdrm \$775. No subs. Market Only. Shrs \$1200-\$1500. Participation mandatory. All applns considered. Small pet OK. All applicants attend orientation. Call 604.521.6760 for dates. 6750 Station Hill Court, Bby. V3N 4V2.

BYRNE CREEK: accepting applns for 1 bdrm \$690, 2 bdrm \$825, 3 bdrm \$925. Market units. Shrs \$1500. Cats and small dogs welcome. Participation req'd. Phone 604.525.4191 or send SASE (\$92 stamp) to 7028-17th Ave, Bby. V3N 4V6 for application, or visit us on the web @www.byrnecreek.bc.ca

CARIBOO HEIGHTS: accepting applns for 2,3 & 4 bdrm units. No subs available. Shrs \$1500. Participation required. Send SASE to 57-7251 Cariboo Drive, Bby V3N 4Y3 for application. <http://www.canconet.com>

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appls for 2,3 bdrm tnhs. HC \$698-\$797. Market only. No Subs. Shrs \$1500. Participation is mandatory. Send SASE & phone number to: 4160 Bond St, Bby. V5H 1G2.

CHANCES: accepting applns for 1,2 bdrm apts and tnhs. No Subs. Participation req'd. 3 blks from Skytrain. Near shopping, library & parks. 3 appliances, vertical blinds & W/D hookup. Security upgrades, play area and pet OK. Call 604.522-2068 or send SASE: 45-7235 18th Ave, Bby. V3N 1H4.

EDMONDS PLACE: accepting applns for 1,2,3 bdrm. HC \$556-\$695-\$781. No Subs. Shrs \$1500. Participation expected. Dishwasher, W/D hook-ups, vertical blinds. 1 pet OK. Close to shops, bus & Skytrain. Family-oriented. Send SASE: 52-7220 Edmonds St, Bby. V3N 1A6.

GARDEN SQUARE: accepting applns for 2,3 bdrm tnhs. Market only. HC \$799-\$903, heat & cable incl. Shrs \$1598-\$1806. Indoor pool & basements. Send SASE: Memb Ctte, 5116 Smith Ave, Bby. V5G 2W9.

HALSTON HILLS: accepting applns for 1,2 bdrm apts. HC \$570-\$650. 2,3,4 bdrm tnhs. \$754-\$914. No Subs. Shrs \$1500. Pets are welcome. Participation mandatory and monitored. Send SASE: 8868 Horne St, Burnaby V5N 4T1. Apps are also available online at www.chf.bc.ca - co-op directory.

HILLSIDE PLACE: accepting applns for 2&3 bdrm units. HC \$755-\$884. Shrs \$2000. Beautiful mountain setting across from elementary school. Participation mandatory. Phone 604.421.3455 for application information.

MEDINA: accepting applns for 2 & 3 bdrm tnhs units. HC \$690-\$944. No Subs. Shrs \$1370-\$1870. Family-oriented, near school, Skytrain.

SASE: Memb Ctte, 500-7095 Stride Ave, Bby. V3N 1T3.

MISTY RIDGE: accepting applns for 2,3,4 bdrm units. HC \$759-\$955. Shrs \$1500. No subs available at this time. Please send SASE: 71-9201 Forest Grove Dr, Bby. V5A 4R3.

MOSAICO: accepting applns for 2,3 bdrm tnhs. HC \$678-\$810. No Subs. Shrs \$800. No dogs. Family-oriented. Not w/c accessible. Close to shopping, parks, bus route and schools. Participation Mandatory. Send SASE to unit 19, 3869 Dominion St, Bby.

NORMAN BETHUNE: accepting applns for 1, 1+den, 2, 2+den, 3, 3+den. HC \$578-\$859. No Subs. Shrs \$1000-\$1500. Participation req'd. In-suite W/D hookups, storage. 1 pet. SASE: Memb Ctte, 8752 Centaurus Circle, North Bby. V3J 7E7.

OAKLANDS: accepting applns for 2,3,4 bdrm MARKET units. HC \$920-\$1125. Shrs \$1800-\$2250. PARTICIPATION MANDATORY. Send SASE: 41-5955 Oakdale Rd, Bby. V5H 4S5.

PINE RIDGE: beautiful setting on Bby mountain is accepting applns 1,2,3,4 bdrm tnhs. Max HC \$590-\$1071. Shrs \$2000-\$3500. Participation is a must. Send for info package, SASE: Memb Ctte, 89-8763 Ash Grove Cres, Bby. V5A 4B8.

POST 83: accepting applns for 1 & 2 bdrm units. HC \$673-\$850. No Subs. Shrs \$1000-\$1500. Close to schools, shopping and parks. Send SASE with \$10 app fee to: Post 83 Membership Cttee, 4221 Mayberry St, Burnaby, V5H 4E8.

RAINBOW'S END: accepting applns for 1,2,3,4 bdrm co-op wait-list. No subs. Shrs \$1000. Some w/c accessible units. Applications must be updated every 6 months. Send SASE: 108-6088 Wilson Ave, Bby. V5H 2R6.

SPECTRUM: accepting applns for 2,3 bdrm unit. Market HC \$728-\$869. Participation req'd. Send SASE: 45-3850 Dominion St, Bby. V5G 1C2.

SUNSET HEIGHTS: accepting applns for 2,3 bdrm apts, and 2 bdrm tnhs. Market only wait list. No subs. HC \$715-\$802. Shrs \$1500. Active participation required. Family-oriented. W/D hook-ups. Cats or small dog OK, pet policy in effect. Applications held for 1 year. Send SASE: 3798 Laurel St, Bby. V5G 1M7.

WHATTLEKAINUM: accepting applns for 2,3,4 bdrm tnhs. No Subs. Shrs \$2500. HC \$780-\$875-\$965. Participation mandatory. Beautiful forest setting on Bby Mountain. For more info regarding upcoming orientations call 604.420.2442. Must attend orientation to receive application.

DELTA/SURREY

ARBORETUM: Available immediately 3,4 bdrm market \$825-\$940. (h/w incl). Accepting market applns for 2,3,4,+5 bdrm tnhs. Shrs \$1000. Participation Mandatory. Family-oriented. Blinds, fireplace, dishwasher, W/D hook-ups, pet OK. Close to #1 freeway, shops, library, schools, buses. Send SASE: 15350 105 Ave, Surrey. V3R 0G7.

ARLAND MEWS: accepting applns for 3,4 bdrm units. HC \$781-\$827. Shrs \$1000. Participation mandatory. Phone 604.597.4773 or come to ORIENTATION on 1st Wed. of each month at 7:30 PM at 11865-80 Ave, Delta, V4C 8E4.

BIRCH: accepting applns for 2,3 bdrm tnhs. Some subs available. HC \$717-\$807. Active participation mandatory and monitored W/D hook-up in suite, and laundry facilities avail in Rec. Build. Send SASE to Membership Liaison, 7062 138th St, Surrey, V3W 7V7.

COMMON GROUND: (Ocean Park) accepting applns for 2,3,4 bdrm tnhs. Market only. No Subs. HC \$798-\$937. Shrs \$1500. Family-oriented. W/D hook-ups. Pets by agreed policy. Not w/c accessible. Participation required. Send SASE: Memb Ctte, 110-1701-130th St. Surrey V4A 4A2.

COUGAR CANYON: accepting applns for waiting list 1,2,3 bdrm tnhs. Sunshine Hills area. HC \$788-\$840-\$906. Some subsidy is avail-

able. Shrs \$1500. Not w/c accessible. Close to schools and shopping. Pets welcome. Full Participation is absolutely mandatory. For application send SASE or pick up at 6838 Nicholson Rd, Delta V4E 3G5. There is a \$10 application fee.

HARBOUR MANOR: accepting applns for 3,4 bdrm market wait list only. HC \$801-\$876. No Subs. Shrs \$1200. Participation mandatory. Pets according to regulations. Send SASE: (legal size) Memb Ctte, 45-4720 52A St. Delta V4K 2Y6.

HUNTER HILL: est.2001. 40 unit complex is accepting applns for 2-5 bdrms. HC \$738-\$1035. Shrs \$1500. W/C accessible. 1 small pet allowed.. Quiet dead end road. Schools, shopping and transit, within walking distance. Participation Mandatory. Send SASE 41-6935 122 St. Surrey V3W 6Y4.

LA CASA: accepting applns for market & subsidy wait list 2,3,4 bdrm tnhs. HC \$783-\$886-\$938. Shrs \$1500-\$1700-\$1800. Participation mandatory & monitored. 40 unit family-oriented. Leave message: 574-7116 or send SASE: Memb Ctte, 41-17222 57th Ave, Surrey, V3S 8G6.or email: lacasa@telus.net

MARINER'S COVE: accepting applns for market and subsidy wait list. 2 bdrm \$694, 3 bdrm \$815. Shrs \$1500. Participation mandatory. Pets according to regulations. Send SASE (legal size) to: Memb Ctte, 39-4660-52A St, Delta, V4K 2Y6.

SANDPIPER: accepting applns for 2,3,4 bdrm. Participation req'd. Children & pets OK. Dishwasher, gas fireplace, garage, W/D hookup, near amenities. Send SASE: 51-12158-82nd Ave, Surrey, V3W 3E3.

SOLSTICE: accepting applns for 2,3 bdrm tnhs \$680-\$805. Shrs \$1500. Participation is mandatory. Family-oriented, garage, playground, close to amenities & schools. For appln send S.A.S.E. (\$.96 stamp) to Membership Committee, 12102 92nd Ave. Surrey V3V 1G2

SUNSHINE: accepting applns for market units only. 1 bdrm \$511, 2 bdrm \$646, 3 bdrm \$716. Shrs \$1000. Send SASE: 40-10744 133 St, Surrey, V3T 5K1.

TOTEM: (South Surrey/White Rock) accepting applns for 1,2 bdrm apts and 2,3 bdrm tnhs. HC \$545-\$750.

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No Subs. Shrs \$1500. 1 pet allowed. W/D hook-ups. Families and seniors. Close to schools, park, shopping. Participation req'd. Send SASE: Memb Ctte, 2560 154th St. Surrey, V4P 1C5.

VALLEY VILLAGE: accepting applns for 1,2 bdrm apt & 2,3 bdrm tnhs. Shrs \$1200-\$2000. Close to transit, shopping, schools and library. Participation mandatory. Send SASE: Memb Ctte, 7122 138 St, Surrey, V3W 7V7.

NEW WESTMINSTER

FRASER RIVER PLACE: accepting applns for 1,2,3 bdrm units. Shrs \$1600. Close to transit, schools, shopping, Queens Park and Canada Games Pool. Tel. 604.524.6502.

NEW WESTMINSTER: accepting applns for 1 bdrm apt \$578, 1 bdrm and den \$608, 2 bdrm apts \$709, 2 bdrm tnhs \$740, 3 bdrm tnhs \$862. Shrs \$1500-\$4300. Established, well run co-op. Participation expected. Sorry no pets. Send (\$.96 stamp) SASE: Memb Ctte, 265-10th St, New Westminster, V3M 3Y1. Tel 604.526.4279.

QUEEN'S AVENUE: accepting applns for Market only 2 bdrm \$831, 3 bdrm \$928 tnhs. No Subs. Shrs \$1200. Close to skytrain, shopping, schools. Participation required. Pick-up and send applns to Compton Steel & Assoc., 200-555 Sixth St. New Westminster V3L 5H1 or call 604.526.7400.

QUEEN'S PARK: accepting applns for 1 bdrm \$575-\$593, 2 bdrm \$692-\$736, 3 bdrm \$796-\$814. No Subs. Shrs \$1000. Send SASE 386 Ginger Dr, New Westminster, V3L 5L4 or visit <http://queenspark.speedywebconcepts.com>.

SAPPERTON TERRACE: accepting applns for 1,2 bdrm units & 2 bdrm w/c accessible units (all w/ in-suite laundry). Some Subs available. Participation Mandatory. Send SASE: 318 Ward St, New Westminster, V3L 5P3.

WESTMINSTER LANDING: Live on the Beautiful New West Quay. Accepting applns for 1, 2 & 3 bdrm units. No Subs available. Shrs \$1500. Participation mandatory. Family oriented. Send SASE: 1-13 K de K Court, New Westminster, V3M 6B6.

RICHMOND

BENRYK MEWS: accepting applns for 2,3,4 bdrm units with moderate-to-high income. Send SASE business size with \$.96 cents stamp: Memb Ctte, 61-8631 Bennett Rd, Richmond, V6Y 3K6.

DELTA GREEN: accepting applns for 1 bdrm \$567, 2 bdrm \$702, 3 bdrm \$794. Some Subs avail. Shrs \$1500. Family-oriented. 1 Pet. Participation req'd & monitored. SASE: 1-A 12060 Bath Rd, Richmond, V6V 1H2. deltagreen@shaw.ca

GARRY POINT: accepting applns for 1,2,3,4 bdrm apts & tnhs. No Subs. HC \$535-\$799. Shrs \$1000. 3 subsidized w/c accessible units. 1 pet per unit. Participation Mandatory. Send SASE: 11631-7th Ave, Richmond V7E 5V6, or p/u at office Mondays 9-1 and Fridays 9-5.

GRANVILLE GARDENS: accepting applns for 1,2 bdrm apts, 3,4 bdrm tnhs. Market HC \$521-\$676-\$836-\$878. No Subs. Shrs \$1500-\$2000. 2 pets allowed. Participation expected. Send SASE (large envelope & \$.96 stamp) to: 1-6800 Lynas Lane, Richmond, V7C 5E2.

GREENLAND: accepting applns for 2,3,4 bdrm tnhs. HC \$661-\$753-\$802. Shrs \$1000. Participation mandatory. Send SASE: 63-12055 Greenland Dr. Richmond V6V 2E2.

HERON COURT: accepting applns for 2,3,4 bdrm, market HC \$753-\$864-\$937. No Subs. Shrs \$1500. Participation req'd. Everyone welcome. Send SASE and \$10 non-refundable application fee: Memb Ctte, 41-3640 No 5 Rd, Richmond, V6X 2T7 or call 604.244.3985.

KLAHANIE: accepting applns for 2,3,4 bdrm units. Market only. No Subs. HC \$672-\$777-\$882. Shrs \$1800-\$2100-\$2400. Participation mandatory. Send SASE: 71-4340 Steveston Hwy, Richmond, V7E 4M5.

MAYA: accepting applns 2 bdrm \$722, 3 bdrm \$808, 4 bdrm \$897 tnhs. Some Subs avail. Shrs \$1500. Send SASE: Memb Ctte, 41-10771 Gilbert Road, Richmond, V7E 6E6 or call: 604.271.6224

MEADOW WALK: accepting applns for 1,2,3 bdrm apts some (w/c accessible), and 3 bdrm tnhs. HC \$595-\$877. No Subs. Shrs \$1000-\$1500. Participation req'd. Send SASE: w \$.96 stamp, 7460

Moffatt Rd, Richmond, V6Y 3S1 or call 604.270.4348 for office hours.

RICHMOND HEIGHTS: accepting applns for 2,3,4 bdrm tnhs. Market only. HC \$842-\$1048. No Subs. Shrs \$2000. Short waitlist for 4 bdrm. 6 appliances, wood-burning fireplace, blinds. Heat incl. 1 Pet. Participation mandatory. Send SASE: Memb Ctte, 68-12411 Trites Rd, Richmond, V7E 3R6.

RIVER'S END: accepting applns for 2,3,4 bdrm tnhs. HC \$780-\$971. Shrs \$2000. PARTICIPATION MANDATORY. 1 Pet. Application fee \$10. SASE: 55-4080 Garry St, Richmond, V7E 6J9.

ROBERT OWEN: accepting applns for 2,3,4 bdrm units. HC \$810-\$910-\$994. Shrs \$1600-\$1970. Participation req'd. East Richmond, near parks, schools. Send SASE: 32-12211 Cambie Rd, Richmond, V6V 2H8.

SUNDUNE: accepting applns for 2,3,4 bdrm tnhs. HC \$840-\$997. No Subs avail. Shrs \$1500. Participation mandatory and monitored. Send SASE: Memb Ctte, 8191 General Currie Rd, Richmond, V6Y 1L9.

SUNSET POINT: accepting applns for 2,3,4 bdrm tnhs. HC \$716-\$804-\$879. Subs avail. Shrs \$2000. Participation mandatory. Close to Steveston Village, near dike. Send SASE: 49-2960 Steveston Hwy, Richmond, V7E 6C9.

TERRA NOVA: accepting applns for 2,3,4 bdrm tnhs. Market only. No Subs. HC \$720-\$1010. Shrs \$1500-\$2000. 1 small indoor pet. Nice neighbourhood. Participation mandatory. Send SASE: Memb Ctte, 74-6600 Barnard Dr, Richmond, V7C 5S4.

PORT MOODY/COQUITLAM

ANSKAR COURT: accepting applns for wait list 2,3,4 bdrm tnhs.

HC \$763-\$867-\$979. Shrs \$1500. Participation req'd. Send SASE: 40-736 Clarke Rd. Coquitlam V3J 3Y1.

MOUNTAIN VIEW: accepting applns for 1,2 & 3 bdrm apts. waiting list. HC \$498-649. Shrs \$1000-\$1200-\$1400. Participation is essential. Pets according to policy. Applications are available in the office 902 Clarke Road, Pt. Moody V3H 1L5 8:30-5, by mail or call 604.936.0113.

NOONS CREEK: (Port Moody) 2,3,4 bdrm market tnhs. HC \$741-\$940. No Subs avail. For applns SASE: 58-675 Noons Creek Drive, Port Moody V3H 4S7.

SALAL: (Port Moody) 1,2,3 bdrm units. HC \$689-\$1007. No Subs. Shrs \$900-1700. W/D hookups, heat incl. Active participation mandatory. Send SASE: 31-600 Falcon Drive, Port Moody, V3H 4E1

TRI-BRANCH: accepting applns for 1,2 bdrm suites, some w/c accessible. HC \$552-\$685. Shrs \$700-\$1100. No Pets. Volunteer participation. Send SASE: Box 595-2880 Packard Ave. Coquitlam V3B 6G7 or call 604.464.2706.

WESTWOOD HOUSING CO-OP: accepting applications for wait list. These are spacious 1,2,3,4 & 5 bdrm tnhs units. HC \$520, \$720, \$900, \$965 and \$1030. Shrs \$1500. No subs available at this time. W/D hookups. Participation is mandatory. For application please send S.A.S.E. to #30-1330 Pinetree Way, Coquitlam, V3E 3P5.

PITT MEADOWS/MAPLE RIDGE

DEVONSHIRE COURT: (Maple Ridge): accepting applns for spacious 2 bdrm apts. HC \$794. No Subs at this time. Shrs \$1200. 2 full baths, large kitchen, storage unit in apt, W/D hook-ups, garborator, gas fireplace. Phone: 604.463.4568.

Marsh & Marsh Inc.

Chartered Accountants

W.A. (Bill) Marsh

R.K. (Ken) Marsh

R.G. (Richard) Marsh

747 East Broadway

Vancouver, BC V5T 1X8

Tel (604) 875-1491

Fax (604) 875-6253

FORD ROAD: accepting applns for spacious 2 bdrm apts. HC \$794. No Subs at this time. Shrs \$1200. Adult and Family-oriented. Send SASE: 117-19041 Ford Road, Pitt Meadows V3Y 1V9.

THE MAPLES: accepting applns for 2,3 and 4 bdrm tnhs. HC \$735-\$870. No Subs available at this time. Shrs \$1250-\$1500. Close to schools, parks, and shops. Private fenced yards. Pets allowed according to policy. Participation mandatory. Send SASE: Membership Cttee., 109A-21570 Cherrington Ave, Maple Ridge V2X 8S7.

FRASER VALLEY

BAKERVILLE: accepting applns for 1,2 bdrm apts. HC \$478-\$545. 3,4 bdrm tnhs. HC \$674-\$780. Shrs \$1200 (apt)-\$1500 (tnhs). No Subs. Participation is MANDATORY. Send SASE: Memb Liaison, 400-2378 Crescent Way, Abbotsford, V2S 3M2.

BROOKSFORD PLACE: 2,3 bdrm tnhs. Shrs \$1800-\$2200. Family & seniors. Participation req'd. SASE: 33A-3120 Trethewey St, Clearbrook, V2T 4H2. Call 604.859.6283.

LOCK LANE: accepting applns for 2 bdrm \$564.50, 3 bdrm \$628.50 tnhs. No Subs. Shrs \$3000. HC based on 27% of Gross Annual Income. Accepting applns for single occupancy. Not w/c accessible. 1 pet per unit. Send SASE: 1-7679 Cedar St, Mission, V2V 3M6.

WALNUT GROVE: (40 units) accepting applns for 2 bdrm tnhs \$670, 3 bdrm tnhs \$770, 4 bdrm tnhs \$845 tnhs. No Subs. Shrs \$1500. W/D hookups, family-oriented. Participation mandatory. Call Sat. 10-1 PM 604.888.1775 or Send SASE: Memb Cttee, 142-20714-96th Ave, Langley, V1M 1Y2.

VANCOUVER ISLAND

BECKLEY FARM: accepting applications for 2 bdrm only. Shrs. \$2000. There is a fenced yard and garage. Pets allowed. Located in the James Bay area. For application send SASE to 117 Simcoe Street, Victoria, V8V 1K5.

CAMEO: accepting applns for 2,3, & 4 bdrm tnhs and 2 bdrm w/c accessible unit. Shrs \$4100 - \$5700. There is a fenced yard and pets allowed. Located in the View Royal area. For application send SASE to 1501 Glentana, Victoria,

V9A 7B2. Applications are available my mail only. Update every 3 months.

CRAIGFLOWER: accepting applns for 2,3 bdrm and 2 bdrm w/c accessible unit. Shrs \$2000-\$3000. Fenced yard and pets allowed. Located in the View Royal area. For application send SASE to 1509 A Glentana, Victoria, V9A 7G3.

FOUR MILE HEIGHTS: accepting applns for 2,3, & 4 bdrm tnhs. Shrs \$3000. Cats allowed. Located in the View Royal area. For applications send SASE to #17 - 236 Island Highway, Victoria, V9B 1G2.

FRANCES GARDENS: accepting applns for 3 bdrm. Shrs \$1500. Pets allowed. Located in the Sooke area. For application send SASE to Box 164, Sooke, V0S 1N0 or call 250.642.4242.

FRIENDSHIP: accepting applns for 2,3, & 4 bdrm. Shrs \$1000. Fenced yard and pets allowed. Located in the Sydney area. For application send SASE to Box 16, 10075-5th Street, Sydney, V8L 2X8.

GREENWAY: accepting applns for 1,2,3, & 4 bdrm tnhs and 1-2 bdrm w/c accessible. Shrs \$2000. Pets allowed. Located in the Mayfair area. For application send SASE to 17-3248 Rutledge Street, Victoria, V8X 1N7.

HATLEY PARK: accepting applns for 2,3 bdrm tnhs. Shrs \$1500. Fenced yard and pets allowed. Located in the Langford area. For application send SASE to #15-939 Goldstream, Victoria, V9B 2Y2.

HEATHERIDGE: accepting applns for 1,2,3,4 bdrm and 1-1 bdrm w/c accessible. Shrs \$2000. Pets allowed. Located in the Cedar Hill area. For application send SASE to #19-1360 Hillside, Victoria, V8T 2B5.

HOMEWARD: accepting applns for 2,3 bdrm tnhs. Shrs \$1500. Fenced yard and pets allowed. Located in the Royal Oak area (815 Lodi). For application send SASE to Box 24025 - 4440 W. Saanich Road, Victoria, V8Z 3G0.

JAMES BAY: accepting applns for 2,3 bdrm tnhs. Shrs \$3000-\$5000. Pets allowed. Located in the James Bay area. (144 Dallas Rd) For application send SASE to TPM Management Ltd. 1809 Douglas Street, Victoria, V8T 4K5. Ph. 250.384.7663

KAILASA: accepting applns for 3 bdrm tnhs. Shrs \$4100. Fenced yard and pets allowed. Located in the Royal Oak area. For application send SASE to #22-4260 Burbank Crescent, Victoria, V8T 4K5.

KRISINELEOS: accepting applns for 2,3, & 4 bdrm tnhs, 1 - 2 bdrm w/c accessible. Shrs \$1500. Fenced yard and pets allowed. Located in the Royal Oak area. For application send SASE to 35-4270 Ponderosa Crescent, Victoria, V8Z 7H3. Call 250.727.7219

LANG COVE: accepting applns for 1,2,3,&4 bdrm, 1-1 bdrm and 1-2 bdrm w/c accessible. Shrs \$2000. Pets allowed. Located in the Esquimalt area. For application send SASE to 51-700 Grenville, Victoria, V9A 7J7.

NORTHBRIDGE: accepting applns for 2,3 bdrm tnhs \$700 - \$780. Shrs \$2500. Units have fridge, stove, washer and dryer hook-ups, 1 1/2 baths, new flooring, 2 parking stalls, a great children's playground. Send SASE to c/o 2-4275 Burbank Crescent, Victoria, V8Z 6T4.

ORCHARD GREEN CO-OP: accepting applns for 2,3 bdrm tnhs. Housing charges are 25% of gross income. Shrs \$1000. Gardens, green space, playground, close to shops & bus service. Send SASE to Memb Cttee, Unit 16, 3535 Calumet Ave, Victoria, V8S 5E9.

PHEASANT MEADOWS: accepting applications for 2,3, & 4 bdrm with garage, 2 - 2 bdrm and 1 - 4 bdrm (with elevator) w/c accessible. Shrs \$1500. Pets allowed. Located in the View Royal area. For application send SASE to #41-1322 Pheasant Lane, V9B 5R3.

PIONEER: accepting applns for 1,2,3, & 4 bdrm tnhs. Shrs \$3000-\$5000. Fenced yard and pets

allowed. Located in the Vic West area. For application send SASE to COHO Management, 410 - 1105 Pandora, Victoria, V8V 3P9.

SEAWALK: accepting applns for 1,2,3, & 4 bdrm tnhs, 1 - 1 bdrm, 1 - 2 bdrm w/c accessible. Shrs \$2000. Pets allowed. Located in the Vic West area. For application send SASE to Box 41 - 250 Russell, Victoria, V9A 3X2.

TYEE: accepting applns for 2,3, & 4 bdrm tnhs, 4-2 bdrm w/c accessible. Shrs \$2500. Comes with garage & pets allowed. Located in the Vic West area. For application send SASE to COHO Management, 410 - 1105 Pandora, Victoria, V8V 3P9.

WATERSIDE: accepting applns for 1,2, & 3 bdrm tnhs, 1 - 2 bdrm w/c accessible. Shrs \$2000. No pets. Underground parking. Located in the Gorge area. For application send SASE to B14-2820 Harriet, Victoria, V9A 1T1.

INTERIOR

BLUE SKIES: (Vernon) accepting applications for 2,3 & 4 bdrm tnhs. Family oriented. HC \$616-\$660. Shrs \$750. Participation required. Send SASE: Memb Cttee, 16-4420 Bella Vista Rd, Vernon, V1T 2N4.

KAIEN ISLAND: (61 units) accepting applns for 2,3,4 bdrm apts & tnhs. Subs avail. Send SASE: 719 Drake Cres, Prince Rupert, V8J 4K3. Call: 250.624.5428.

LINKS: accepting applns for 1,2,3,4 bdrm units. Some Subs. Shrs \$750. W/D & F/S included. Participation expected. Call 250.352.6652 or write to us at 402B Tower Rd, Nelson, V1L 3K6.

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