

SCOOP

THE NEWSMAGAZINE FOR HOUSING CO-OPERATIVES IN BC

Connecting with co-op youth

Also:

Helping women escape violence,
Pacific Heights Co-op,
and Commercial Services News



Summer 2004 \$3.00

Lessons from BC and South Africa

This spring I had the pleasure of accompanying five South African housing experts on a whirlwind tour of BC organizations involved in co-op and non-profit housing. Their visit was sponsored by Rooftops Canada with support from the Canadian International Development Agency.

The visitors represented the Gauteng Province Department of Housing, the National Association of Social Housing Organizations, and the Social Housing Foundation. They were on a mission to identify meaningful examples from Canada that could be applied to their home context.

Something that impressed the South African visitors was the high level of voluntarism they observed within Canadian housing co-ops and on the boards of several organizations. In South Africa, board members are sometimes selected for political reasons rather than for the skills they bring to the table. Moreover, they often expect to be paid for their time.

In South Africa, duplication of services is a widespread problem within the housing sector. A housing association will typically develop and manage its own stock, creating a set of unique management systems in the process. In Canada, the visitors were amazed by the defined roles and responsibilities housing organizations have within the sector, and the information sharing and education role played by associations like CHF BC.

But the South Africans did not leave Canadian housing organizations without a challenge. They were surprised at our dependence on governments to finance new affordable housing stock. Subsidized housing has faced critical cuts in recent years, so what vision does the sector have for creating new housing? They challenged us to consider public-private sector collaboration or bring together housing co-ops that have paid off their mortgages to finance new construction. In South Africa, they have felt a great need to be innovative when resources are drained and demands are high.

The visit was a great success thanks to the open dialogue and hospitality of all housing organizations and individuals involved. Special thanks goes to CHF BC for hosting the visit. ■



C.J. Jawoko (pictured seated right) is a Program Officer with Rooftops Canada.

contents

FEATURES

- 9 A place to call home** Housing co-ops can help women leaving abusive relationships.
- 12 In the spotlight: Pacific Heights** This downtown Vancouver co-op in the midst of building envelope repairs tells its story.
- 🕒 Insert: Commercial Services News** From flooring to appliances to several new member services, this insert gives you the scoop on benefits that can help your co-op save money.

COLUMNS

- 5 Up front** *Letters, Hot dates, On the Net*, an update on the federal election campaign and more.
- 13 Nuts + Bolts** takes a look at how to secure your unit.
- 16 News you can use** features two useful articles: *PIPA and Arrears* and *CHF BC's new Policy Manual*.
- 18 National** Housing co-ops across the country, witness to the dire need for more co-op housing, are using ingenuity to do what little they can to help.
- 19 The new view** Our youth editor attends CHF BC's new youth event, and has a blast.

Co-op notices are now 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.

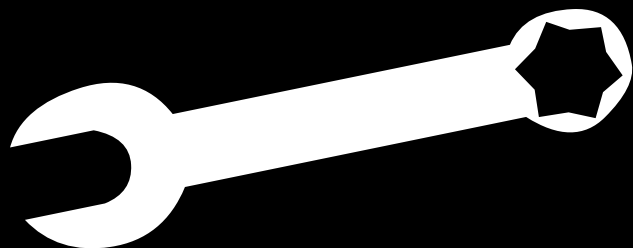
On the cover: Co-op housing youth from BC gather at the Co-op Youth – Our Future – 2004 event to learn about co-operative leadership and have some fun.



hot dates Mark your calendars for upcoming co-op housing events you don't want to miss.
Mainland **5** Vancouver Island **14**.

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up front

LETTERS

Section 95 subsidy crunch

I am glad to know that hundreds of thousands of British Columbians are saving money when they renew their mortgage or buy a place to live in for the first time. But in the co-op sector, falling interest rates mean rising housing charges.

I and many others in my co-op are facing steep housing charge increases. The reason is simple: as interest rates fall, our subsidy pool dries up. This is an issue that the next federal government must address. If not, hundreds, maybe

thousands of co-op residents in BC will watch rising housing charges gouge more money out of their shrinking pockets.

This issue is something that CHF Canada and CHF BC must take up in the upcoming federal election. "We need help," one of my neighbours said after she went to the latest co-op budget meeting. Indeed we do!

Dave Jaffe
Eight Oaks Housing Co-op,
Vancouver

We couldn't agree more. CHF BC is sponsoring a resolution on this issue at the CHF Canada AGM, and both federations are raising it during the federal election campaign. Please see our election material for more info, or check out the election webpage at www.chf.bc.ca.

What challenges is your co-op facing? Are there issues that leave you frustrated or confused? Send a letter or email to *SCOOP* or log onto BC Talk at www.chf.bc.ca.



hot dates

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

- | | | |
|------------|-----------|---------------------------------|
| Jun | 28 | Federal election
(see p. 10) |
| Aug | 1 | Pride Parade (see p. 6) |
| Sep | 13 | Delegates Forum |
| Oct | 12 | Delegates Forum |
| Oct | 23 | Fall Education
Conference |

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Ride with Pride

Join with other co-op members as we 'Ride with Pride' on August 1, at the Vancouver Pride Parade. We need your help every step of the way: building the float Saturday, riding with pride Sunday, and the pack-n-party Sunday afternoon.

Phelps, one of our commercial partners, is donating the use of a flat-bed truck. The lively Carnival Band returns this year, and we may also have native drummers and dancers join us.

Call 604.879.5111 (toll-free 1.866.879.5111) or email info@chf.bc.ca to find out how to get involved and 'Ride with Pride' on August 1 with CHF BC.



Above left: Members connect with each other at the Semi-Annual General Meeting (SAGM) on May 1. Above right: Phelps representative, Gary Panagiotidis (left), presents door prizes to two co-op members at the SAGM. Below: Members get out to show their support at the 2003 Vancouver Pride Parade.

SAGM focuses on growth and member service

CHF BC members gathered in Burnaby on May 1 for the Federation's semi-annual general meeting.

The board's report, on the theme of "Looking to the Future", set out goals for next year and beyond, including:

- adding even more value to membership
- securing our future by protecting co-ops, expanding the sector, renewing our leadership and capitalizing on our diversity
- expanding our horizons.

Executive director Thom Armstrong happily announced the delivery of CHF BC's new Policy Manual to members both online and by mail (see p. 17).

Delegates also learned about the Federation's plans to raise the profile of co-op housing during the federal election campaign (see p. 10) and approved the Federation's 04/05 budget.

For meeting details such as reports and next year's budget, visit the member resources section of www.chf.bc.ca.



New staff at CHF BC

CHF BC is offering more services than ever to its members. We've hired some new staff to support this increased level of activity:

Grete Oliver (phone extension 142, goliver@chf.bc.ca) is our flooring program administrative assistant.

Maria de la Cruz (ext 140, mdelacruz@chf.bc.ca) has signed on as CHF BC's new education coordinator to help education director, Sue Moorhead, organize workshops and other education events.

Barbara Fisher (ext 134, bfisher@chf.bc.ca), has been working hard to co-ordinate our efforts in the federal election (see p. 10).

Jelena Putnik (ext 146, jputnik@chf.bc.ca) is our domestic violence education project director (see p. 9).

We all look forward to serving you and your co-op. Please call us for more information on Federation programs and services.



A step closer to the national agency!

On May 13, the Honourable Bill Graham announced that “The Government of Canada, through Canada Mortgage and Housing Corporation, has reached agreement with the Co-operative Housing Federation of Canada to put in place a new and innovative approach for the administration of federal co-op housing programs.”

This announcement moves housing co-ops a step closer to creating a new, independent agency that would take on the administration of federal co-op programs – something housing co-ops across Canada have been fighting for since 1996.

CMHC has agreed to transfer services to the agency on a phased basis over a period of time. The agreement is expected to cover federal co-ops in Ontario, BC, Alberta, Manitoba and PEI.

“We congratulate CHF Canada for the leadership they’ve shown to provide for the long-term security of housing co-ops,” said CHF BC president Savo Djuretic. “CHF BC and BC co-ops have been strong supporters of the agency since discussions began, and we look forward to working with CHF Canada to put the final details in place.” ■



THE NET

www.elections.ca Elections Canada. Just about everything you need to know about the Federal Election.

www.thetyee.ca The Tyee. A new electronic newspaper for British Columbia. They’ve featured some very good writing about the need for affordable housing.

www.pineridgeco-op.bc.ca Pine Ridge Housing Co-op in Burnaby. This site features co-op photos, including some of their 20th anniversary party.

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: If governments are not going to fund the development of new non-profit housing co-ops, we should try to develop new co-ops by:

Using equity we’ve built up in our existing co-ops, once our operating agreements end.	61% (42 votes)
Looking for willing partners in the private sector.	15% 22 votes)
Seeking large contributions from charities and foundations.	12% (8 votes)
Relying on volunteer labour or “sweat equity”.	4% (3 votes)

CHF BC representatives participated in this year's Legacy of Hope Walk to prevent violence against women.



A place to call home

Housing co-ops can help women leaving abusive relationships

I didn't realize how much fear we were living with. I'm finally feeling like I can breathe, relax – for both Sophie and me. Now I just want to find a place for us to live, but I don't want to end up in a basement suite somewhere. We've been isolated long enough. I want a sense of community and a feeling of home. I don't know how I can find that or how I can afford it on just my salary.

These thoughts, expressed by a woman staying in a transition house, ring true for many women in her position. Finding healthy, safe and affordable housing is one of the biggest challenges for women leaving abusive relationships. Another challenge is breaking the isolation that being in an abusive relationship often creates, and establishing a sense of community and support for herself and her children. Many women express their eagerness to “live again” – to connect again

with themselves and their community.

Housing co-ops can provide that community by giving women leaving abusive relationships priority for co-op units when they become available. In turn co-ops can gain members looking to be active in their community.

The Domestic Violence Education Project can help match co-ops with new members. So far, we have made three share-purchase loans from our Domestic Violence Relief Fund. Welcome to these new co-op members!

Housing co-ops have told us they support this project. They also have some questions:

How can priority placement work?

Most co-ops have long waiting lists for their units. You can give priority to women leaving abusive relationships by

assigning one unit for that purpose only. You can also adopt a policy to use every third vacancy that comes up to house someone receiving assistance from our Fund.

Would accepting a woman as a member bring violence into our co-op?

Accepting a woman who is leaving an abusive relationship into a co-op does not automatically mean a risk to others. Abusive partners generally want to hide the abuse. If a woman does have contact with her ex-partner, the risk of violence to others is minimal. And if there is fear of physical violence, transition house workers will likely have helped the woman gain a no-contact order preventing the abuser from coming to her home. ■

For more information or to discuss how your co-op can help women leaving abusive relationships, contact Jelena Putnik at 604.879.5111 ext 146 or jputnik@chf.bc.ca.

Federal election

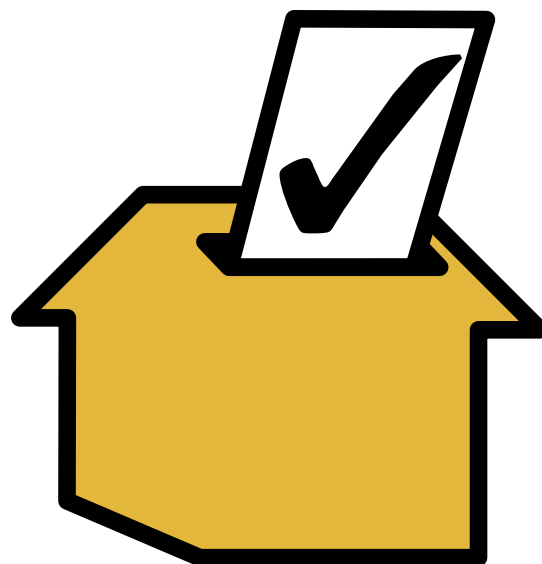
We can make a difference!

Did you know that there are 10,000 people on the BC Housing waiting list looking – many desperately – for affordable housing?

CHF BC and CHF Canada will be working hard during the federal election to highlight the need for new co-op housing. We also want parties and candidates to commit themselves to working with us to protect existing co-ops.

Here's how you can get involved:

- Watch for mail outs on their way to your co-op office from CHF BC and CHF Canada with election tools including posters, flyers, and briefing notes.
- Visit the “Election Central” webpage at www.chf.bc.ca. It will keep you up to date on issues, election events and candidate platforms. It also will have an election chat board so that you and other co-op members can discuss election issues and strategy.



- Get involved – Write letters, call candidates and talk shows, attend local debates. Do whatever you can to force candidates to talk about affordable housing. We will be working to organize a special all-party discussion forum on affordable housing so watch for news on that.
- Vote – If nothing else be sure to vote! And think of your co-op home, your community, and affordable housing when making your decision.

For more information, or to volunteer to help in the campaign, contact Barbara Fisher at 604.879.5111 ext 134 (toll free 1.866.879.5111) or bfisher@CHF.bc.ca. Together we can make a difference! ■

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Rainbow's End is conveniently located just north of the skytrain on Wilson Avenue, walking distance from Patterson station, Metrotown, Burnaby Public Library and the Bonsor Recreation Centre. Easy cycling distance to Central Park.

The co-op is being extensively renovated inside and out. All the members have relocated. Many will return when renovations are done, but not all. There are opportunities for new members to join and help give the co-op a fresh start.

If you are able to pay market housing charges, and you're willing to plan ahead and work with others to create your own housing, we're looking for you.

Two and three-bedroom units are available. Housing charges range from \$775 for a 2-bedroom apartment to \$945 for a 3-bedroom townhouse with 1-1/2 baths.

Rainbow's End uses the Housing Registry to contact applicants. You can apply by writing to the co-op at
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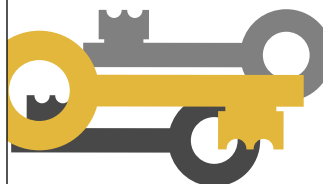
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in the spotlight

Tarps on these Pacific Heights balconies are a sign of building envelope repairs in progress.



Co-op profile: Pacific Heights

Despite an ideal location and an internationally recognized award-winning design, Pacific Heights Housing Co-op has had its share of challenges from day one.

The inspiration for this co-op was a strip of several Edwardian houses along Pacific Avenue. To build the co-op, the houses were lifted and moved closer to the street and a large, more modern six-level structure was built behind. This new structure became the source of constant leaks.

Founding member Coreen D'Zendolet was around at the beginning to witness the difficulties.

"The building leaked from day one," says Coreen. "There were inches of water in units on the fourth floor, mould all over the north wall, and water going down stairs from the roof. It's ironic that our co-op has received scads of design awards and yet we have all these structural flaws to deal with."

Construction to fix the leaks finally began last February and is on schedule to finish in November of 2004. The final estimate, counting for contingencies, was \$3.4 million. "We found that the delays cost us," says Coreen, "due to increases in the price of labour and materials, especially lumber."

"Now that the work has started, it's going well," says Coreen. She can't say enough good things about the subcontractors. "These fellows clean up spotlessly every night. They stop work to help members navigate around tools and materials. We want to have a party afterwards and invite the subcontractors back to celebrate."

Coreen says parking is always a challenge for a co-op in the heart of the downtown. But their downtown location also means that the co-op doesn't have to worry about vacancies.

Asked what she thinks of BC Housing's involvement as a project manager for CMHC, Coreen replies "it was initially a big concern that we might lose control over the whole project. But we went to the big meeting last October and everything came together."

Coreen is justifiably proud of her co-op and how it has handled this challenge. "We manage our building very well and we love where we live." ■

Nuts + bolts by Wendy Dragomir

Security for your co-op home

A sense of security is one of the reasons many of us choose co-op living. While knowing and being concerned about your neighbours rates high in deterring thieves, it's not enough. There are many resources out there—reputable locksmiths, local police, and Block Watch to name a few. While we may not be able to deter all thieves, most of them are looking for an easy score. Our goal is to eliminate opportunity.

Windows

The easiest way to break in. Here are some quick and inexpensive solutions for sliding windows and doors:

- Cut 1/2" galvanized pipe (hardwood works too) to fit into the bottom channel so they can't be forced open.

- Windows and patio doors are commonly lifted to gain entry. Something as simple as two screws should be placed in the upper track to prevent lifting.
- Pins or nails can also be used to stop the patio door or window from moving sideways. This is best done by someone with experience. Many people use the anti-slide locks that have the thumbscrew to tighten around the bottom track, but these are easily moved unless you drill a hole for the thumbscrew to fit into.

Doors

- All exterior doors should be either solid core or steel.
- Hinges need to be on the inside if the pins can be removed. Use long hinge screws that reach solid wood.
- Frames need to be strong otherwise they can easily be bent or broken.
- Replace strike plates with a 8" minimum length using 2.5" screws.

- Repair large gaps between the frame and door. Gaps reduce the amount your deadbolt penetrates the frame.
- If the door has windows, the deadbolt needs to key lock inside and outside. Consider using break-resistant glass or transparent window film.
- Consider anti-pry bars mounted on the frame and door and interlock.

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

chip rates

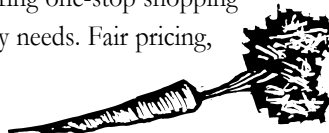
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CCEC – variable	0.95%
CCEC – fixed 12-month	1.45%
Coast Capital (Vancouver Island)	1.50%
Prospera (formerly Fraser Valley)	0.65%
VanCity	1.693%



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island dates

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

- Aug 1**
Pride Parade (Vancouver, see p. 6)
- Oct 5**
Vancouver Island Council
Howard Johnson Hotel
- 13**
AHIP info session
Executive House Hotel
- 23**
Fall Education Conference
Vancouver
- Nov 6**
Fall Island Education Day
Location TBA

island chip rates

These preferred rates for CHF BC member co-op operating accounts were effective June 1, 2004 and are subject to change.

Coast Capital 1.50%
(Vancouver Island)

VanCity 1.693%

CHF BC's Victoria office is located at 410-1105 Pandora Avenue. Call Kerry Panter, at 250.384.9444 or email islandinfo@chf.bc.ca.

James Bay Co-op happy with new flooring

CHF BC's flooring supplier, CD Contract, recently completed a flooring installation at James Bay Co-op on Dallas Road.

The co-op considered a variety of flooring products, and after a lengthy consultation process, they selected porcelain tile, carpeting and vinyl flooring products for installation in eight units. The job went very smoothly and the members are happy with their new flooring.

Here's what Kay Charbonneau, a member of the co-op's flooring committee, had to say: "Everyone's been very happy with the installation process and the service of the crew.



With new CD Contract flooring, James Bay units look great inside and out.

They're very nice and respectful, which has helped the process go smoother for each member. We'd certainly be happy to give a great recommendation."

With CHF BC's flooring program you get the same competitive price whether you are re-flooring one unit or your whole co-op.

To learn more about how you can use CHF BC's flooring program or to arrange for a competitive quote, contact Grete Oliver at 1.866.879.5111 ext 142 or email goliver@chf.bc.ca. ■

Other important news for Island co-ops

- | | |
|--|--------|
| New Co-op Policy Manual and 'Policies on the web' | p. 17 |
| Home Depot Supply to open Western delivery centre (Commercial Services News) | Insert |
| Fighting for housing co-ops in the federal election | p. 10 |



The Island AHIP session attracted a lot of interest.

attracted lots of interest. Forty people representing eleven co-ops, accounting firms and bookkeepers attended an excellent presentation by Phillips, Hager and North, Investment Funds Ltd to hear more about investing their reserves and share capital in AHIP.

Mark your schedule for the next AHIP information session: Wednesday, October 13, 7 to 9 pm, Executive House Hotel, 777 Douglas Street, Victoria. Space is limited, so please RSVP to Kerry Panter, Member Services Director at 384.9444 or kpanter@chf.bc.ca.

island news

Island AHIP event

The Affordable Housing Investment Program (AHIP) information session held by CHF BC in Victoria on April 7

If your co-op is interested in finding out more about AHIP please contact Julie Hunter at 1.866.879.5111 ext 138 or jhunter@chf.bc.ca or Marion Tennant at Phillips Hager & North 1.800.661.6141 or mtennant@phn.com.

New Island member

CHF BC is pleased to welcome Craigilea Housing Co-op as a new member. 32 Island co-ops are members of CHF BC. ■



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New privacy act and housing charge arrears

The last issue of SCOOP included advice on how co-ops should handle meeting minutes in order to comply with the new *Personal Information Protection Act* (PIPA).

Now let's look at housing charge arrears.

PIPA allows a co-op to collect, use and disclose personal information about individuals without their consent if the co-op needs the

information to collect debts it is owed.

Arrears are a debt to the co-op, and a board must have information about arrears in order to manage the co-op's finances effectively.

Every co-op will want to adopt a clear arrears policy and make sure it is applied consistently. Your policy should identify who needs to see arrears information to carry out their duties – whether it's

management staff, the board, a committee or an individual.

Some co-ops use a code system so that the monthly arrears report hides members' identities. Other co-ops believe that the board cannot enforce the arrears policy effectively when it can't tell from one month to the next who the debtors are. You will need to choose the approach that works best for you, but PIPA does not prevent you from managing arrears effectively.

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If your co-op has a Rule disqualifying directors who are in arrears, the reporting system will have to be set up to identify directors who do not pay their housing charges.

Whatever your approach, the board should receive monthly arrears reports clearly identifying arrears by unit, and the cumulative arrears in the co-op. ■

Introducing CHF BC's Co-op Policy Manual

In April, every member co-op received a copy of the *Co-op Policy Manual*. This is Volume Two of CHF BC's Effective Governance project for housing co-ops in BC.

compact disk of the policy manual material in Microsoft Word format.

'Policies on the web' is on the member section of www.chf.bc.ca where CHF BC members will have free access to policy updates. It includes all of the policies in the manual, policy options, committee job descriptions, discussion notes and resource materials. You can download policies as Adobe Acrobat or MS Word files.

We encourage you to check out 'Policies on the web'. We've made it interactive so you can share your policy ideas and experiences with other co-op members on the site. You'll find a member discussion area for each policy and soon there will be a section where we will post new or improved policies submitted by members.

Please contact us for more information or to tell us what you think of the manual. We welcome your questions or feedback at 604.879.5111 (1.866.879.5111 outside Greater Vancouver), 384.9444 in Victoria or by email at info@chf.bc.ca. ■

Need help with PIPA in your co-op?

Book a portable "Privacy primer for housing co-ops" workshop at your co-op.

Ask us to send a consultant to work with your board or committee or PIP Officer.

Download the PIPA tools – free for members – from the member section of www.chf.bc.ca.

Volume One of the Effective Governance package included our popular *Guide to the Co-op Act* and *Model Rules and Occupancy Agreement*. Since its publication, many housing co-ops have used the model to bring their Rules and occupancy agreements up to date to comply with BC's new Co-op Act.

Now you can do the same for your policies by using the *Co-op Policy Manual*. This easy-to-use tool will help you develop new policies or bring your current policies up to date. The manual includes the core policies most co-ops will need.

The policies are grouped in five areas: board and governance, finance, maintenance, membership and community. Each co-op policy manual comes with a

www.chf.bc.ca

More co-op housing at last

But not enough to meet the need

Sundance Housing Co-op started the year off with great news. The Edmonton co-op will receive \$600,000 through the Canada-Alberta Affordable Housing Program Agreement. They plan to build a 12-unit apartment building for seniors on vacant land next to their 69 existing townhouses.

Andrea Rogers, the co-op's treasurer, says many of their original members still live in the co-op and don't want to leave. But their children have grown up and those members no longer need three-bedroom townhouses. Other members need more accessible units.

So the co-op applied for funding and learned in January that they will receive capital costs of \$50,000 per unit. Sundance will contribute land worth \$120,000 to the project. They bought the land in 1985, using membership shares. Members approved the purchase at that time because they hoped to build additional units and some meeting

space. The basement of the new building will contain an office and meeting space for the whole co-op.

Although construction won't likely start until November, Andrea says half of the new units are already spoken for. Older co-op members are anxious to move into more accessible units and there is lots of interest from the surrounding community.

Meanwhile, Blue Heron Co-op, in a suburb of Ottawa, recently got funding for a brand new building. Construction of the co-op, which will include 50 apartment units and 33 townhouses, will begin in February 2005.

The founding group, which includes members of other local co-ops and community groups, has been working for five years on the project. Last December, when the City of Ottawa put out a proposal call for housing projects, the group finally succeeded in getting funds—a mix of municipal, provincial and federal money, administered by the City.

While the news of this new co-op housing is welcome, the need for more co-ops has never been more urgent. Anyone who talks to the people wanting to move into co-op housing knows that.

In this federal election, make sure you vote for candidates who will help us build new co-ops. ■



Andrea Rogers (second from left) and fellow Sundance members celebrate adding 12 new units to their co-op.

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.

Youth event a big hit!



The youth event, or Co-op Youth – Our Future – 2004, was way more fun than anyone could imagine!

On May 2, eleven of us from the Lower Mainland and Vancouver Island made our way to City Gate Housing Co-op, near Science World. Through a series of fun exercises created by the people who do the Camp Rainbow co-operative leadership camps, we really got to the heart of what co-operation, co-operative leadership and co-operative living is all about.

Our first assignment was to make a freestanding, moveable statue that was one-foot tall by one-foot wide, from an assortment of odds and ends, like springs, styrofoam, wires, and tubes, all of which we had to glue and peg together. Without being told, everyone automatically began doing his or her part in building one big structure. Rather than building our own separate statues, we naturally co-operated to complete the goal.

Then we were asked to interview each other about what we thought our co-ops were like. Most of us agreed that co-ops don't offer many things for teens

and that adults won't give us much say in what happens.

In the afternoon, we each wrote about what we thought

would be the perfect co-op. There were many good suggestions, like 'must have beautiful scenery', 'events to make everyone happy', and 'harmony between people'. There were also some ideas that were not well thought out, such as 'allow people to throw stuff off of balconies', and 'rent a pig and a monkey for one day annually'.

At the end of the event, we went home having acquired new friends, nifty t-shirts, and the wisdom that a co-op requires all people and their unique input to be its very best. Having had a taste of this one-day workshop, some of us may go to Camp Rainbow, a co-operative leadership camp, this summer to expand upon what we've learned and to meet our friends again. For further information on Camp Rainbow, go to www.ryes.org or phone 604.662.3906 to speak to Peter Bruckmann. ■

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

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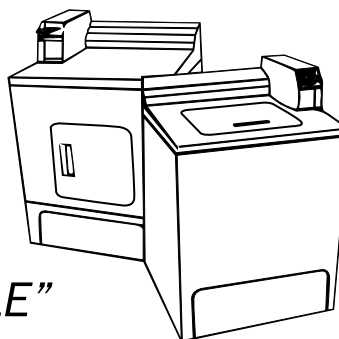
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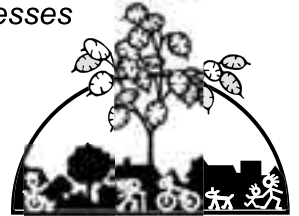
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(see p. 3 for details on how to get these listings).

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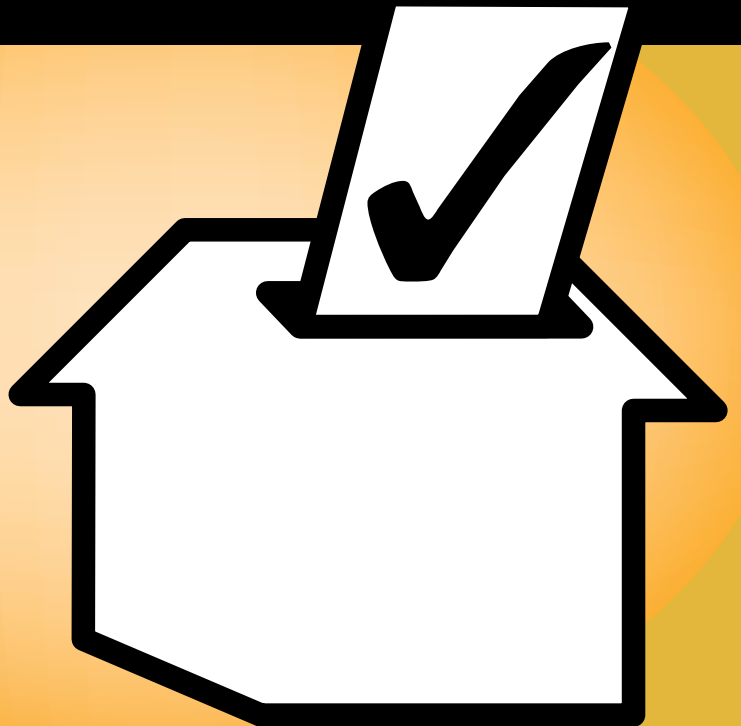
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