



Week of Mar. 19 – Mar. 25, 2006, Vol. 1, No. 18

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings - *“Four Laws of Ecology: Everything is connected to everything else. Everything must go somewhere. Nature knows best. There is no such thing as a free lunch.”* – Barry Commoner, Ecologist

[http://www.scientificamerican.com/print_version.cfm?articleID=00039231-7D1D-1CDA-](http://www.scientificamerican.com/print_version.cfm?articleID=00039231-7D1D-1CDA-B4A8809EC588EEDF)

[B4A8809EC588EEDF](http://www.scientificamerican.com/print_version.cfm?articleID=00039231-7D1D-1CDA-B4A8809EC588EEDF) **Openings** is a weekly feature of Co-op Circles. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to

News1@nbnet.nb.ca

This Week in Co-op Circles

- The Shean Investment Co-operative in the community of Inverness, Cape Breton, has been successful in raising funds through a Community Economic Development Investment Fund (CEDIF) to help improve their local co-operative. Shean Co-operative is a retail grocery store serving members in the village of Inverness and surrounding areas. To learn more about CEDIFs go to: www.gov.ns.ca/econ/cedif/
- Nova Scotia Co-operative Council is getting ready for its Annual General Meeting and is calling for nominations to its board of directors. Credit union representatives are needed in District One (Cape Breton Island), District Two (Pictou, Antigonish, Colchester, Cumberland and Guysborough Counties), and District Four (West Hants, Kings and Annapolis Counties). Co-op representatives are needed in Districts Two (Pictou, Antigonish, Colchester, Cumberland and Guysborough Counties) and Five (Digby, Yarmouth, Shelburne, Queens and Lunenburg Counties). The Nova Scotia Co-operative Council is the development arm of the Nova Scotia co-op and credit union system. Its goals include supporting new co-op development, government advocacy and relations, and building a strong co-op movement in the province. For further information contact the chief executive officer Dianne Kelderman, 893-8966 or diannefk@tru.eastlink.ca
- The Huntington Society of Canada recently presented Atlantic Canada’s Co-op System with their National Award of Merit, in recognition of their support for the organization. Last year more than \$50,000 was raised from the region’s Co-op members and store suppliers to help combat the hereditary brain disorder. For further information, contact Mark Higgins at 506-858-6614 or mark.higgins@coopatlantic.ca. Co-op stores are currently raising funds during the month of March to fight Huntington’s Disease. You can purchase a Huntington’s icon at your store for \$1. To find out more about Huntington’s go to: www.hsc-ca.org
- The Nova Scotia Co-operative Council’s Business Development Services has developed a four-page test for co-operative directors taken from the research and writings of leading co-operative and governance leaders like Stephen Covey, John Carver, Peter Drucker and Daniel Ish. Subject areas include: legal obligations, co-operative law, chronic problems, governance that makes a difference, financial standards and Complimentary additions to the Carver Model. An electronic copy of the test is available by contacting Fred@nsco-opcouncil.ca



Expanding Your Back Yard – Visiting Grandchildren: Economic Development in the Maritimes, by Donald J Savoie <http://www.utppublishing.com/pubstore/merchant.ihtml?pid=8673&step=4>
– *Visiting Grandchildren* looks to history, accidents of geography, and to the workings of national political and administrative institutions to explain the relative underdevelopment of the Maritime provinces. Savoie says the region must redefine its relationship with Ottawa and with other regions, and ask about its own responsibility for its present underdevelopment, develop a co-operative mindset, and embrace the market, if it is to prosper in the twenty-first century. Savoie has a new vision for the Maritimes. He holds a Canada Research Chair in Public Administration and Governance at l’Université de Moncton.



What’s Your Vision Statement? – Vision Statement of the Risk Management Agency, former Credit Union Stabilization Fund for New Brunswick credit unions -
To establish responsible corporate governance and to ensure the financial stability of member Credit Unions. www.rm.ca Send us your co-operative’s Vision Statement. We want to know where your co-operative is going. News1@nbnet.nb.ca



Co-op 101 Educational Links – Today we share the story of a successful worker co-operative in San Francisco. Thirty years ago, Berkeley’s now-famous co-operative, the [Cheeseboard Collective](#), opened its doors.

http://en.wikipedia.org/wiki/Cheese_Board_Collective#References

The Cheeseboard was founded as a privately owned cheese shop in 1967 by Elizabeth and Sahag Avedasian. In 1971, the owners and their six employees converted their business from a conventional privately owned firm to an egalitarian worker-owned collective by distributing shares in the business equally between themselves and their employees and equalizing the wages of all of the new worker/owners. In 1997, inspired by their own success, they helped open another bakery based on co-operative principles. Arizmendi Oakland

<http://www.arizmendibakery.com/index.php> debuted that year on Lakeshore Avenue, named after the Basque labor organizer of Mondragon fame.

http://www.arizmendibakery.com/why_arizmendi.html An interesting story from San Francisco Chronicle about the co-op’s success: <http://www.sfgate.com/cgi-bin/article.cgi?f=/e/a/2000/01/14/BUSINESS15852.dtl&hw=cheeseboard&sn=001&sc=1000/>



Co-op Community Bulletin Board

- March 31 – April 1 - Credit Union Central of Prince Edward Island Annual General Meeting
- April 7 – Deadline for Canadian Co-operative Association Co-operative Achievement Award submissions
- April 7-8 – Credit Union Central of New Brunswick Annual General Meeting, Delta Fredericton, Fredericton, NB
- April 10-13 – Credit Union Central of Nova Scotia Annual Meeting
- April 28- 29 – Coastal Communities Network Annual Capacity Building Conference, Tatamagouche Centre. Visit www.coastalcommunities.ns.ca
- May 4, 2006 – Consumers Community Co-operative AGM
- May 4-6, 2006 – Co-op Atlantic AGM
- May 5-6, 2006 – Atlantic Council for International Co-operation AGM, PEI
- May 7-8, 2006 - CoopZone Co-operative Development Forum, Toronto For more information, go to www.coopzone.coop

- June 9-10, 2006 – Annual General Meeting and Mini-Congress, Canadian Co-operative Association, London, Ontario
 - June 14, 2006 – 67th Annual General Meeting, Nova Scotia Co-operative Council, Truro, NS
 - June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
 - July 7-8, 2006 – Annual Festival of Place-Based Business, Cape Breton University
- Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Week 18 Contest – Can you find 13 animals hidden in these letters? – Pheasant o adder turtle eechareel ionewt ige? **Announcing Week 17 winner** – Glenna Weagle, Bridgewater, NS - Which one of these sentences do you think uses “erudite” correctly? A. Because he has a talent for memorizing facts, Zack has a reputation in school as an erudite student. B. Julie’s favorite perfume combines the scents of jasmine and erudite. C. The Roman Empire ended in 476 A.D. when Rome was invaded by an erudite army of barbarians. D. In the opinion of the movie critic, the hit comedy was “silly, erudite, and a waste of time.” **Answer** - The answer that puts you in the know is sentence A. Sentence B can be discarded right away, since it uses “erudite” as a noun instead of an adjective. The warriors who overran Rome were concerned with conquering as much land as possible, not with learning, so “erudite” doesn’t fit in C either. In D “erudite” appears alongside “silly” and “waste of time,” both of which contradict its meaning as something that is serious and worthwhile. That leaves A, and Zack’s quick memory, a gift that leads others to describe him with the word “erudite.” All entries have been added to the Contest Can and the lucky submission for March will be announced in April. Contest entry deadline each week is Tuesday 12 noon. Send your answer to contest1@nbnet.nb.ca



It’s Easy to Cook - We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Send in your suggestions to cooking1@nbnet.nb.ca. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

Make your own Granola (Be sure to store this in an air tight container)

Ingredients

1 cup sunflower seeds (hulls removed)

1/2 cup sesame seeds

1/4 cup slivered almonds

3 cups rolled oats

1/4 cup flour

1/4 cup brown sugar mixed with 1/2 cup water

5 tablespoons vegetable oil

1/2 teaspoon salt

1 tablespoon vanilla

3 to 4 tablespoons maple syrup

1 teaspoon cinnamon

1/2 cup dried fruit cut into small pieces if necessary (like raisins, cranberries, papaya, apricots)

Directions: Preheat oven to 350 degrees. In a skillet, combine all seeds and nuts. Heat over low heat, stirring often until toasted, about 2 minutes. In a large bowl, combine toasted seeds and remaining ingredients except dried fruit. Spread mixture on two cookie sheets and bake for 20 minutes. Turn mixture frequently with wooden spoon. Remove from oven and let cool on pan. Add dried fruit to bake mixture and store in an airtight container. For April we are looking for salad dressing recipes. Please send yours along to cooking1@nbnet.nb.ca



Dictionary Democracy – What is “**board process**”? - the capacity of a board to make appropriate decisions. Board process goes beyond board structure, composition and size, to deal with director competencies and director behaviour. For more on value-added boards and board process go to: <http://www.coopscanada.coop/NewsLetter/Governance/January2004/>



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca

Next *Co-op Circles*: Wednesday, March 29, 2006



Week of Apr. 2–Apr. 8, 2006, Vol. 1, No. 20

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings - *“Frugality is one of the most beautiful and joyful words in the English language, and yet one that we are culturally cut off from understanding and enjoying. The consumption society has made us feel that happiness lies in having things, and has failed to teach us the happiness of not having things.”* - Elise Boulding www.context.org/ICLIB/IC26/Boulding.htm **Openings** is a weekly feature of Co-op Circles. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca

This Week in Co-op Circles

- About two years ago a group of women in the Montague area of Prince Edward Island came together looking for a solution to unemployment, underemployment and the challenges of seasonal employment. Many were single parents and recognized the advantages of being able to incorporate childcare within the workplace. They formed a co-operative LEAP Inc (Launching Entrepreneurial Advantages for Parents). They were able to access funding for a feasibility study for operating a craft co-op but the study indicated that they would not be able to get a living wage year round. They then decided that they could benefit from developing a “business incubator center” where they could go to learn new skills, research and develop small business ideas, have on-site child care and generally build capacity for the community as a whole. With the help of a co-ordinator, they looked for funding through various agencies but were unable to put all the pieces in place financially. As of the end of March, it appears they will have to close down the project with the hope that at a later date, it can be revived. Wendy Pobjoy who was the co-ordinator says, “It’s unfortunate that we couldn’t get this off the ground. It could have been a good example for other communities who wanted to develop a business entrepreneurship model that is family friendly, that balances work and parenting for single parent families and that benefits from the co-op model.”
- Athol Forestry Cooperative Ltd. near Amherst, NS, has been ordered to pay harvester Larry Stronge more than \$250,000 for breaching its contract with the forestry contractor. Stronge sued shortly after he was fired by the Fort Lawrence co-op in 2002 amid allegations he had been negligent in cutting trees on co-op members’ property. After a trial in October 2004, Justice Arthur W. D. Pickup concluded that Athol had breached its verbal contract with Stronge and urged them to reach an out-of-court settlement on costs and damages. They failed to do so, and a trial to assess damages was held before Justice J. E. Scanlan last month. For further information visit: www.herald.ns.ca/NovaScotia/493969.html
- When Amanda Everett volunteered at the Leo Hayes High School Credit Union, a project of Capital Credit Union (www.capitalcu.nb.ca) two years ago, she did not realize how valuable her experience would be. Each semester two students became employees of the school credit union which is open every noon hour. They also take additional training at Capital to increase their employability skills. Now at St Thomas University in Fredericton, Amanda is working part-time at Capital to help finance her studies. Joyce Humble, Youth Member Services representative, has been working with the school credit union which celebrates its second anniversary this month. She says it is a win-win situation because the students have ready

access to financial services and an opportunity to learn new skills and the credit union gets new young members, many of whom retain their membership even when they graduate and go to university.



Expanding Your Back Yard - To celebrate the season of Spring and Earth Day, and to get all gardeners in gardening mode, a book about gardening - *This Organic Life*, by Joan Dye Gussow. Her writing is based on the premise that locally grown food eaten in season makes sense economically, ecologically, and gastronomically. She suggests that transporting produce to New York from California, for example, consumes more energy in transit than it yields in calories. For this book and many others about sustainable gardening, visit www.chelseagreen.com



What's Your Vision Statement? - This week's Vision Statement comes from Holy Child Multi-Purpose Co-op in the Philippines: *A premier cooperative which is competitive, progressive, sustainable, financial intermediary, prime mover for socio-economic transformation of members and community.*

Send us your co-operative's Vision Statement. We want to know where your co-operative is going.

News1@nbnet.nb.ca



Co-op 101 Educational Links

- Wind energy is the fastest growing source of energy in the world. Since 1990, the use of wind energy has increased at an average rate of 25% per year, a trend driven largely by dramatic improvements in wind power technology. Since 1999, the WindShare Co-operative in Toronto, Ontario has been working to provide an opportunity for the local community to own and direct its energy future. <http://www.ontario-sea.org/CommunityWind/CommunityWind.html> Research is being done on wind energy and how co-operatives can get in on the ground floor <http://www.selectpower.ca/contribute/selectwind/ThepriceofwindenergyinOntario.aspx> <http://web.uvic.ca/bcics/research/energy/canadian.htm> www.ontario-sea.org



Words and Expressions from Yesteryear - ***NEW FEATURE*** - Try your luck at figuring out a saying from years gone by. *You are as deep as the grave.* Good luck! Send your guess to: News1@nbnet.nb.ca



You CAN Do That the 'Co-op' Way - ***NEW FEATURE*** - Each week we will feature a co-operative formed to meet a particular need in communities around the world. This week, from Alberta, *United Farmers of Alberta*. UFA was formed more than 90 years ago to give Alberta farmers a voice in shaping Alberta's future. Today, UFA has grown into one of Canada's largest agricultural organizations with more than 106,000 active members. With its 34 farm supply stores throughout Alberta and more than 120 petroleum and fuel cardlock outlets located throughout the province, as well as British Columbia and Saskatchewan, UFA offers a wide range of products and services for farms, ranches, homes and businesses. Visit this co-operative at: www.ufa.net



Co-op Community Bulletin Board

- April 7 - Deadline for Canadian Co-operative Association Co-operative Achievement Award submissions
 - April 7-8 - Credit Union Central of New Brunswick Annual General Meeting, Delta Fredericton, Fredericton, NB
 - April 10-13 – Credit Union Central of Nova Scotia Annual Meeting
 - April 18 – Volunteer workshops hosted by Imagine Canada and Rising Tide Co-operative Ltd., St. Gregory’s Church Hall, New Glasgow, 4:30 pm
 - April 22 – Earth Day. Visit www.earthday.net/footprint/info.asp for a quiz on your “nature” footprint.
 - April 28- 29 – Coastal Communities Network Annual Capacity Building Conference, Tatamagouche Centre. Visit www.coastalcommunities.ns.ca
 - May 4, 2006 – Consumers Community Co-operative AGM
 - May 4-6, 2006 – Co-op Atlantic AGM
 - May 4-7, 2006 – Atlantic Co-operative Youth Leadership Seminar, Camp Gencheff, PEI. For more information contact: Carole Findlay at leadership@acyl.coop
 - May 5-6, 2006 – Atlantic Council for International Co-operation AGM, PEI
 - May 7-8, 2006 - CoopZone Co-operative Development Forum, Toronto For more information, go to www.coopzone.coop
 - June 9-10, 2006 – Annual General Meeting and Mini-Congress, Canadian Co-operative Association, London, Ontario
 - June 14, 2006 – 67th Annual General Meeting, Nova Scotia Co-operative Council, Truro, NS
 - June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
 - July 7-8, 2006 - Annual Festival of Place-Based Business, Cape Breton University
- Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week

- Announcing last week’s winner - The first one in with the correct answer for Week 19 was Bryan Tudor of Saskatchewan.

“This is an unusual paragraph. It has a trait that is not found in many paragraphs of this many words. Can you find out what it is?

It’s not as hard as you might think. Just look and study.

I know you can do it. Good luck!”

ANSWER: The most frequently used letter “e” does not appear in the paragraph. All entries have been added to the Contest Can and the lucky submission for

April will be announced in May. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca

Week 20 Contest - Each of the following group of words has one four letter prefix that fits in front of it to form another word or phrase. Can you figure out which word it is for each group?

1. Nail, man, out, ten
2. Sick, work, room, plate
3. Do, up, shift, believe
4. Range, shot, horn, bow

5. Back, baked, way, hour
6. Dress, band, ache, rest
7. Chair, jump, light, rise
8. Note, print, ball, step
9. Arm, fly, works, sale



It's Easy to Cook - We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Send in your suggestions to cooking1@nbnet.nb.ca. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

Creamy Caesar Salad Dressing

- 3 to 4 garlic cloves, crushed
- 1/4 cup fresh lemon juice or white wine vinegar
- 1/4 teaspoon salt
- 1/8 teaspoon ground pepper
- 2 tablespoons Worcestershire sauce
- Few drops red pepper or Tabasco sauce
- 1/4 cup freshly grated Parmesan cheese
- 1 cup extra virgin olive oil

Place the garlic, lemon juice, salt, pepper, Worcestershire sauce, Tabasco and cheese in the container of a blender; process until mixture is smooth. With motor running, add the oil in a very thin stream through the centre of the blender's lid until all oil is incorporated. Dressing should have a creamy-like consistency. Store in the refrigerator. Makes one cup. April is Salad Dressing Month. Do you have a good recipe for salad dressing? Have you discovered a new way to use spices or fruits in an oil and vinegar dressing? If so, please send your recipe to:

cooking1@nbnet.nb.ca



Dictionary Democracy - A bank and a credit union: What's the difference? Visit California's Cabrillo Credit Union - <http://www.cabrillocu.com/whatisacu.php>



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca - Co-op members are leaders and their impact is long lasting. Even though CCC-Town and Country in Bridgewater is now closed, the members contributed to changing the face of their community in a very positive way. Glenna Weagle writes:

- *"Town and Country Co-op has ceased to exist in Bridgewater, but it has left behind a legacy that our members can be proud of. Our first ecological project was to encourage the adoption of a recycling effort in our surrounding municipalities. We formed an Environmental Committee which sent members to every council meeting to urge recycling. We brought in an old truck body, mounted it on railroad ties and painted a huge dinosaur down the side. It became "Recyclosaurus" and we began to recycle the things we could (paper, glass and cardboard). We could now say "It's possible because we're doing it". Eventually our municipalities bought into recycling and they have developed one of the finest recycling facilities in the Atlantic Provinces. We can't say we did it, but we certainly helped it happen.*

When an intersection near our store became dangerous to everyone traveling through it, we began to lobby the Town of Bridgewater for a set of lights. We continued to lobby through every excuse that was raised for not putting a set of lights at this intersection. It probably helped that the day after our last letter to the council went in the mail there was another accident at this corner. Lights were installed and have helped to keep everyone safe. It was because of the concerns of one of our members that our council developed a resolution for a CCC AGM which we saw blossom and grow into the Agri-Foods and the Healthy Foods Strategies. We now have Atlantic Tender products, Rochdale Gold Potatoes, and hopefully many more grown-in-the-Maritimes food products to come, helping all co-op members to feel more secure in their food choices. One of our members would visit the store each year before Christmas in the guise of Santa, and after doing some HO, HO, HOing for our members he would often continue to spread some cheer in other parts of the town on his way home. Our staff gained the reputation of being the friendliest in town, and are still complimented for their friendliness even though they now work in other locations. And our members still pause to talk co-op days and happenings with each other whenever they meet. Town and Country's influence will be felt in the Bridgewater area for a long time to come. Thanks to all our members for 20 years of good memories."



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, April 12, 2006.



Week of Apr. 9–Apr. 15, 2006, Vol. 1, No. 21

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings – “Until you have walked, really walked, the pleasures of walking will remain a mystery. Until you feel the rhythm of your muscles, the touch of the wind on your face, until you have seen the changing scenery or smelled the blossoms of spring, until you have experienced the peace of mind that a good walk can give you, you will not know what you have been missing.” – Keith C Heidorn <http://www.islandnet.com/~see/> **Openings** is a weekly feature of Co-op Circles. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca

This Week in Co-op Circles

- JustUs! Coffee Roasters Co-op, based in Grand Pre, Nova Scotia, is conducting a feasibility study on building a small hotel and fair-trade ecotourism business in Oaxaca, Mexico, with a local coffee farmers’ co-op as a business partner. CIDA funding is helping with the study. The hotel would be built near the rainforest land owned by the coffee farmers co-op. They are trying to preserve the land from development. The coffee co-op with about 1,800 farmers has been trading with JustUs! for years and they have discussed teaming up on a project for quite some time. They want to branch out beyond farming coffee to creating work for the women and their children as they grow older. This will enable them to stay in the area. If the feasibility study shows that this can be a positive venture, they hope to have the hotel open in a couple of years. The eco-tourism business would bring in small groups who want to experience the local culture and environment in an ecologically sustainable way.
www.justuscoffee.com
- Danny Meades, Mount Pearl, NL, has just returned from a six-month intern placement with a co-operative organization in Ghana. Danny is a young co-operator who was first introduced to co-operatives at home, but more thoroughly at an Atlantic Co-operative Youth Leadership seminar/camp in Digby, Nova Scotia in 1996. It was a life changing experience for him and he has returned to subsequent ACYL camps as a junior and senior staff person. As a young co-operator he has won the Co-op Atlantic Standing Ovation award, is a member of the MYDAS (Mobilizing Youth for the Delivery of Advisory Services) Co-op and then worked in Ghana with the Canadian Co-operative Association. This year he is returning to work with Carole Findlay as ACYL staff in a May camp in PEI (long time co-operator and Lieutenant Governor of PEI Leonce Bernard will be dropping by. He heard Danny speak at the Credit Union Central of Prince Edward Island Annual General Meeting and was really impressed.). Also, Danny will be a guest speaker at Co-op Atlantic’s annual general meeting in Moncton in early May. He will talk about ACYL and the opportunities it has provided him. To learn more about ACYL, go to <http://www.acyl.coop/english/seminars.htm>



Expanding Your Back Yard – *The Cohousing Handbook: Building a Place for Community* by Kelly ScottHanson and Chris ScottHanson – Cohousing offers a balance of community and personal privacy in an urban or rural setting. Residents own their homes and can gather in common areas to share meals and socialize. The ScottHansons are pioneers in the development

of cohousing in North America. The Handbook covers every element that goes into the creation of a cohousing project and is a practical guide to building a better society one neighbourhood at a time. To order, visit www.cohousingresources.com



What's Your Vision Statement? - This week's Vision Statement comes from Capital Credit Union in Fredericton, NB: *Co-operative organization dedicated to providing full financial services and maximum benefits to its members. An integral part of a national and international co-operative financial system to provide a means of improving the social and economic well-being of members and people everywhere*

Send us your co-operative's Vision Statement. We want to know where your co-operative is going. News1@nbnet.nb.ca



Co-op 101 Educational Links - When I was on a study tour to the worker co-op complex in Mondragon, Spain, I was fortunate to be there during Holy Week. It was an amazing experience. This week I have included a bit about Easter, when and how it is celebrated and its traditions. Spain celebrates Easter Week much more than most European countries. During the whole of *Semana Santa*, (Holy Week), street processions are organized in most Spanish towns each evening, from Palm Sunday to Easter Sunday.

<http://www.idealspain.com/pages/Information/SantaSemana.htm>

http://www.dismalworld.com/world_tour/easter_in_spain_during_the_holy_week.php

Also, learn how the Yaqui Indians in Arizona and Mexico celebrate Easter

<http://www.brownielocks.com/yaquieaster.html> <http://www.rimjournal.com/arizyson/easter.htm>

Easter is celebrated on the first Sunday that occurs after the first full moon on or after the vernal equinox. The ecclesiastical "vernal equinox" is always on March 21. Therefore, Easter must be celebrated on a Sunday between the dates of March 22 and April 25.

<http://www.twingroves.district96.k12.il.us/Easter/Easter.html#anchor259810>

Some cute Easter games for kids <http://www.brownielocks.com/yaquieaster.html>

<http://www.primarygames.com/holidays/easter/easter.htm>



Words and Expressions from Yesteryear - ***NEW FEATURE*** - Try your luck at figuring out a saying from years gone by. "*'Tis not every day that Morris kills a cow.*" **Week 19:** *The old dog for a hard road – Experience easily overcomes difficulty.* **Week 20:** *You are as deep as the grave. – Your real feelings are not easily judged from your appearance.* Good luck! Send your guess to: News1@nbnet.nb.ca



You CAN Do That the Co-op' Way - ***NEW FEATURE*** - Each week we will feature a co-operative formed to meet a particular need in communities around the world. This week, from Alberta, Community Savings Credit Union in Red Deer. This financial institution is the result of four progressive and successful credit unions merging. It has \$1.7 billion in assets and a dedicated group of 465 employees, serves more than 110,000 members You can read more about its innovative history and hear how it is "making a difference" by going to:

<http://www.communitysavings.ca/AboutUs/CommunitySavings/InTheCommunity.html>



Co-op Community Bulletin Board

- April 18 - Volunteer workshops hosted by Imagine Canada and Rising Tide Co-operative Ltd., St. Gregory's Church Hall, New Glasgow, 4:30 pm

- April 22 - Earth Day. Visit www.earthday.net/footprint/info.asp for a quiz on your “nature” footprint.
 - April 28- 29 – Coastal Communities Network Annual Capacity Building Conference, Tatamagouche Centre. Visit www.coastalcommunities.ns.ca
 - May 4, 2006 – Consumers Community Co-operative AGM
 - May 4-6, 2006 – Co-op Atlantic AGM
 - May 4-7, 2006 – Atlantic Co-operative Youth Leadership Seminar, Camp Gencheff, PEI. For more information contact: Carole Findlay at leadership@acyl.coop
 - May 5-6, 2006 – Atlantic Council for International Co-operation AGM, PEI
 - May 7-8, 2006 - CoopZone Co-operative Development Forum, Toronto For more information, go to www.coopzone.coop
 - June 9-10, 2006 – Annual General Meeting and Mini-Congress, Canadian Co-operative Association, London, Ontario
 - June 14, 2006 – 67th Annual General Meeting, Nova Scotia Co-operative Council, Truro, NS
 - June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
 - July 7-8, 2006 – Annual Festival of Place-Based Business, Cape Breton University
- Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Announcing last week's winner - Catherine Ann Fuller

All entries have been added to the Contest Can and the lucky submission for April will be announced the first week in May. Contest entry deadline each week is Tuesday 12 noon. Send your answer to contest1@nbnet.nb.ca The lucky participant in the Circles Contest for the month of March is Glenna Weagle, Bridgewater, NS. A small gift is on the way.

Last week's contest: Each group of words has one four letter prefix that fits in front of them to form another word or phrase. Can you figure out which word it is for each group?

1. Nail, man, out, ten
2. Sick, work, room, plate
3. Do, up, shift, believe
4. Range, shot, horn, bow
5. Back, baked, way, hour
6. Dress, band, ache, rest
7. Chair, jump, light, rise
8. Note, print, ball, step
9. Arm, fly, works, sale

Answers: 1) hang 2) home 3) make 4) long 5) half 6) head 7) high 8) foot 9) fire

This week's contest -Using the root word “democracy”, how many words can you make using only these 9 letters?



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Send in your suggestions to cooking1@nbnet.nb.ca. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

Spiced Grapes with Cheese or Nuts

This is a salad recipe that is nice with ham for Easter. Be sure to prepare it well ahead of time.

1 lb of seedless grapes

1 cup sugar

1 cup water

1 stick cinnamon

2 stars of anise

5 whole cloves

12 black peppercorns

Combine all ingredients except grapes in a small saucepan and boil for two to three minutes. Pierce each grape two to three times with a sharp skewer or toothpick. Place grapes in a small bowl and cover with the syrup mixture. Refrigerate for 24 to 36 hours. Serve with cheese or nuts. April is Salad Dressing Month. Do you have a good recipe for salad dressing? Have you discovered a new way to use spices or fruits in an oil and vinegar dressing? If so, please send your recipe to: cooking1@nbnet.nb.ca



Dictionary Democracy - Code of ethics - a statement adopted by a co-operative, or any business, establishing standards of behaviour and performance to which the co-operative is committed to observe in its policies and practices. Here is a site which will help you put one together for your co-operative - http://www.australia.coop/cg_ethics.htm



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, April 19, 2006.



Week of Apr. 16–Apr. 22, 2006, Vol. 1, No. 22

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings – Of many favourite quotes this is high on the list, says Tom Webb - “*Our lives begin to end the day we become silent about things that matter.*” - Martin Luther King. Thanks, Tom! You, too, can participate. **Openings** is a weekly feature of Co-op Circles. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to

News1@nbnet.nb.ca

This Week in Co-op Circles

- Cape Breton Island is home to thousands of guitarists - amateur, recreational, semi-professional and professional. A great many travel the world to make a living at their craft, a great many spend weekends playing local venues, and a tremendous number simply play alone or with friends in kitchens and living rooms for the sheer love of the instrument. One estimate has it that there are more than 15,000 guitarists on Cape Breton Island. It is hoped a new event will bring all these players together to provide networking, workshops in different styles, new instrument introductions and displays, antique instrument assessments and appraisals, and performances by international as well as local performers. GuitarFest 1 (G-1), Cape Breton Island is being proposed by a three-member co-operative to bring together 400-500 local and visiting guitarists at the Membertou Trade and Convention Center in early-mid November 2006. Estimated economic spin-off is estimated to be in the \$300,000+/- range for G-1. G-1 will be the first in what is expected to be annual Guitar Festivals held on Cape Breton.
- May 16 is Census Day in Canada. Statistics Canada has requested the Canadian Co-operative Association assist it in getting the word out and encourage members and others in the co-operative movement to participate in this important process. The census provides vital information that supports services in communities such as fire protection, public transportation, day care centers and seniors' housing. Households will receive a census questionnaire in early May. You may complete it online at www.census2006.ca, or you can complete and return the paper questionnaire by mail.



Expanding Your Back Yard – Annual Meetings - Ten Tips from the Pros for a Successful Annual Meeting - <http://cooperativegrocer.coop/articles/index.php?id=527> - The annual meeting is the one occasion that speaks most directly to the second co-operative principle: democratic member control. It brings together under one roof active individuals from within three intersecting co-op cultures: board, staff, and shareholders. The conversation they have in this context can set the tone for the health of the business



What's Your Vision Statement? - This week's Vision Statement comes from the Nova Scotia Co-operative Council - *Co-operatives and Credit Unions within Nova Scotia will be part of a strong proactive Provincial Co-operative Movement which coordinates its efforts to ensure that co-ops and credit unions continue as a dynamic creative presence in local communities capable of addressing their community's needs, challenges and development into the 21st century.*

www.nscouncil.ns.ca Send us your co-operative's Vision Statement. We want to know where your co-operative is going. News1@nbnet.nb.ca



Co-op 101 Educational Links - Large scale composting is a technique that is used to accelerate the natural decaying process. A compost pile is a collection of organic materials (materials made from plants and animals) such as leaves, yard trimmings and food scraps that will decompose over time to create compost Read more about it in Manitoba

<http://www.resourceconservation.mb.ca/cap/mls/mls.html> But the bigger story is what the future might bring. The demand for large-scale composting in Britain is booming and a team of architects in Cornwall, UK is planning to turn a Lancashire rubbish dump into a tropical rainforest which would heat itself with decomposing garden and kitchen waste. The architects plan to build 50 meter high walls out of rubble, which will contain "bio-digester" composting tubes. Into these would be fed household and municipal waste such as leaves, grass cuttings, tree prunings, soil, waste food and even some textiles and paper

<http://www.guardian.co.uk/renewable/Story/0,2763,1647108,00.html>

More on farm scale recycling <http://attra.ncat.org/attra-pub/farmcompost.html>

<http://www.sustain.ubc.ca/pdfs/largescalecomposting.pdf> <http://www.doingyourbit.org.uk/cling>

<http://www.aginfo.psu.edu/newsletter/2000apr/compost.html>



Words and Expressions from Yesteryear - ***NEW FEATURE*** - Try your luck at figuring out a saying from years gone by. This week - *Jack is as good as his master*. Answer to Week 21 - *'Tis not every day that Morris kills a cow*. Favourable opportunity comes but seldom. Good luck! Send your guess to: News1@nbnet.nb.ca



You CAN Do That the 'Co-op' Way - ***NEW FEATURE*** - Each week we will feature a co-operative formed to meet a particular need in communities around the world. This week, from Saskatchewan the Saskatchewan Filmpool Co-operative. It's a non-profit artist-run center which supports and encourages visionary filmmaking by Saskatchewan artists.

http://www.filmpool.ca/about_us.html



Co-op Community Bulletin Board

- April 23-29 - National Volunteer Week
- April 28- 29 - Coastal Communities Network Annual Capacity Building Conference, Tatamagouche Centre. Visit www.coastalcommunities.ns.ca
- May 4, 2006 – Consumers Community Co-operative AGM
- May 4-6, 2006 – Co-op Atlantic AGM
- May 4-7, 2006 – Atlantic Co-operative Youth Leadership Seminar, Camp Gencheff, PEI. For more information contact: Carole Findlay at leadership@acyl.coop
- May 5-6, 2006 – Atlantic Council for International Co-operation AGM, PEI
- May 7-8, 2006 - CoopZone Co-operative Development Forum, Toronto For more information, go to www.coopzone.coop
- June 9-10, 2006 – Annual General Meeting and Mini-Congress, Canadian Co-operative Association, London, Ontario
- June 14, 2006 – 67th Annual General Meeting, Nova Scotia Co-operative Council, Truro, NS
- June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif

Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.

- July 7-8, 2006 – Annual Festival of Place-Based Business, Cape Breton University
Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Announcing last week's winner - Glenna Weagle

All entries have been added to the Contest Can and the lucky submission for April will be announced the first week in May. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca Last week's contest: Using the root word "democracy" How many words can you make using only these 9 letters?

Glenna found 105 out of a possible 105. Congratulations !!!!!!!!

This week's contest - Crossing the River - On one side of the river there is a man, a wolf, a goat, and some cabbage. The wolf is tame and does tricks. On Saturday it is Market day. The cabbage is in a 30 pound bag. The man needs to take each of them across to the other side of the river. It is raining. He has a boat which leaks a bit. In it he can only fit one of them as well as himself. If he takes the wolf across first, the goat will eat the cabbage. If he takes the cabbage across, the wolf will eat the goat. How can he get them all across the river and to the market on time?



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Send in your suggestions to cooking1@nbnet.nb.ca. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

Caper Vinaigrette

1/4 tsp garlic powder

1 T fresh parsley (not dried!)

2 T lemon juice

2 T rice vinegar

2 T capers, drained

1/4 tsp Dijon mustard

1/4 tsp black pepper

1/3-1/2 C extra light olive oil

Combine in blender until very thoroughly mixed. Makes a very vinegary dressing - increasing the amount of olive oil used will change the balance. Chill and serve. Good with raw veggies. April is Salad Dressing Month. Do you have a good recipe for salad dressing? Have you discovered a new way to use spices or fruits in an oil and vinegar dressing? If so, please send your recipe to: cooking1@nbnet.nb.ca



Dictionary Democracy - Code of ethics - a statement adopted by a co-operative, or any business, establishing standards of behaviour and performance to which the co-operative is committed to observe in its policies and practices. Here is a site which will help you put one together for your co-operative - http://www.australia.coop/cg_ethics.htm



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-*

op Circles. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, April 26, 2006.



Week of Apr. 30–May 6, 2006, Vol. 1, No. 24

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings – *"There is no passion to be found in playing small - in settling for a life that is less than what you are capable of living."* - Nelson Mandela

<http://nobelprize.org/peace/laureates/1993/mandela-bio.html>

Openings is a weekly feature of **Co-op Circles**.

Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca

This Week in Co-op Circles

- Two strong co-operative advocates and builders died this past week. In Miramichi, NB, **Rev. Bernard Broderick** passed away. www.herald.ns.ca/announcements/display.php?anntype=obituaries~2006/04/28~15511551 He was 92. Father Broderick was a driving force behind the development of Beaubear Co-op Housing, the Beaubear Credit Union <http://www.beaubear.ca/> and Beaubear Co-operative in Nelson-Miramichi. In Nappan, NS, **Thomas M MacIntyre** died. A supporter of credit unions and co-operatives, he served on the boards of Amherst Co-operative and Amherst Credit Union <http://www.communitycreditunion.ns.ca/web?service=file/755> . He also served on the board and was chair of the Credit Union Central of Nova Scotia. He was awarded the Atlantic Canada Distinguished Co-operator Award in 1989. His local credit union in Amherst also gave him a Distinguished Service Award and named a meeting room in the Credit Union, the "MacIntyre Room".
- When the Society for the Prevention of Cruelty to Animals (SPCA) building on the Miramichi was lost to fire, Beaubear Credit Union staff decided they wanted to help. They donated \$1,000 to the Miramichi SPCA from their staff fund. This \$1,000 was matched by the credit union. The SPCA operates seven days a week and is entirely dependent on volunteer labour. With many mouths waiting, it is expensive to feed and care for the animals. Beaubear CEO George Greenwood said the staff feels very strongly about its support for the Society and decided to have regular payroll deductions made to help put the Society on a more solid footing. The SPCA http://www.geocities.com/miramichi_sPCA/ is one of many local groups that the Credit Union (www.beaubear.ca) supports.
- TEAM Work Cooperative Ltd. is holding its 9th Annual General Meeting at the Canadian National Institute for the Blind (CNIB) Auditorium, 6136 Almon Street, Halifax, NS, on June 8th from 11:30 a.m. to 2:00 p.m. If you plan to attend, please RSVP Courtney Sabarots (902) 422-8900 or email csabarots@teamworkcooperative.ns.ca Interpreter services will be available. TEAM Work Cooperative continues to develop and support persons with disabilities by providing viable options to community employment.
- Are you concerned about the current governments stand on the Social Economy Initiative (SEI)? Co-operatives and credit unions have been among the biggest backers of this program designed to help start community businesses and services by providing long term loans and funds to build network infrastructure. The Canadian Co-operative Association has developed an [on-line e-advocacy tool](http://www.coopscanada.coop/advocacy/) (<http://www.coopscanada.coop/advocacy/>) that allows people to e-

mail their Member of Parliament directly. The tool allows an individual to send a message pre-written by CCA or a personalized message.



Expanding Your Back Yard - May Day (May 1) has just passed by. It is recognized as the International Workers' holiday, chosen over 100 years ago to commemorate the struggles and gains of workers and the labour movement. May 1st is also a significant date in the struggle for the eight-hour workday. Here are some tips on relating to workers in your co-op. "*Research in adult education shows that people are most open to learning in the first few days on the job, even the first few hours of the first day. This is the best opportunity you will ever have to pass on a positive vision of the co-op's organizational culture. Yet all too often, under pressure of running shorthanded, management throws new workers out on the floor to sink or swim,*" says Carolee Colter in Cooperative Grocer <http://www.cooperativegrocer.coop/cg1991/orientingworkers.shtml>



What is Your Vision Statement? - This week's Vision Statement comes from the Guelph Campus Co-op at the University of Guelph in Ontario. "*The Guelph Campus Co-op will be a model organization of co-operative action, owned and controlled by students, for students.*" www.guelphcampus.coop Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - Co-op Ed 101 Learning about different models for the disabled to achieve independent living ---Uloba - Independent Living Norway Cooperative for Consumer controlled Personal Assistance <http://www.independentliving.org/docs6/uloba200303.html> Established in 1991 by 5 leaders it has grown to 300 work leaders This co-operative using Peer support and peer counselling to help disabled people. They state, "It is hard to make professionals and politicians realize that people with disabilities need to be in control of their own assistance in order to be in control of their lives. Disabled people need control over their assistance to work, attend meetings, enjoy concerts, cinemas, cafés, week-end-trips, holidays etc. Those who have Uloba as employer for their assistants, recruit their assistants, train them, make the schedules and are supervisors for their own assistants.
Internet publication URL: <http://www.independentliving.org/docs6/uloba200303.html>



Words and Expressions from Yesteryear - ***NEW FEATURE*** - Try your luck at figuring out a saying from years gone by. This week: *She was all mops and brooms.* Good luck! Send your guess to: News1@nbnet.nb.ca Answer to Week 23 -*Long may your big jib draw.* A good wish for the future.



You CAN Do That the Co-op Way - Each week we will feature a co-operative formed to meet a particular need in communities around the world. This week, from Kingston, Ontario, The Sleepless Goat www.thesleeplessgoat.ca It is a collectively owned restaurant and association of workers committed to shared values derived from a participatory, non-hierarchical workplace and a consensual decision making process. It specializes in certified fair trade coffee and the finest homemade desserts in Kingston.



Co-op Community Bulletin Board

- May 4, 2006 - Consumers Community Co-operative AGM
- May 4-6, 2006 - Co-op Atlantic AGM

- May 4-7, 2006 - Atlantic Co-operative Youth Leadership Seminar, Camp Gencheff, PEI. For more information contact: Carole Findlay at leadership@acyl.coop
- May 5-6, 2006 – Atlantic Council for International Co-operation AGM, PEI
- May 7-8, 2006 - CoopZone Co-operative Development Forum, Toronto For more information, go to www.coopzone.coop
- May 31 – June 2, 2006 - “Working Together to Make a Difference”, a national community investment and corporate social responsibility (CSR) forum for credit unions, community investment organizations and co-operatives, Winnipeg, MB
www.csrforum06.com
- June 8, 2006 – 9th Annual Meeting, TEAMWork Co-operative Ltd, at the Canadian National Institute for the Blind auditorium, 6136 Almon St, Halifax
- June 9-10, 2006 – Annual General Meeting and Mini-Congress, Canadian Co-operative Association, London, Ontario
- June 14, 2006 – 67th Annual General Meeting, Nova Scotia Co-operative Council, Truro, NS
- June 15-17, International Symposium: The Co-operative and its Workers, Saint Mary's University, Room 415, Sobey Building, 923 Robie Street, Halifax, NS. The Symposium will explore how co-operatives manage the relationship with their workers and the interdependence between workers, consumers and primary producers. Key questions that will also be examined: How do co-operative values shape how co-operatives relate to their workers? If unions and co-operatives have many shared values why do they not always have harmonious relationships? Papers will be presented by participants from co-operative businesses, labour unions and academics.
- June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
- July 7-8, 2006 – Annual Festival of Place-Based Business, Cape Breton University
Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Announcing last week's winner - Last week's was difficult and no entries were exactly correct Please try this week's contest. Possibly, it's a bit easier.

The Lucky Participant in the Contest of the Week for the month of April is Catherine Ann Fuller. A small gift is on the way. All entries have been added to the Contest Can and the lucky submission for May will be announced the first week in June. Contest entry deadline each week is Tuesday 12 noon. Send your answer to contest1@nbnet.nb.ca

Last week's answers:

1. Austerity sternness; severity
2. Desultory without connection or method; aimless
3. Sedentary accustomed to pass much time in a sitting posture
4. Retaliate to return by giving like for like
5. Erudition: knowledge obtained by the study of books
6. . Castigate to subject to severe criticism

THIS week's contest: Determine a phrase with a person's name in it that corresponds to each clue. Example: A child's stuffed companion Answer: Teddy Bear

1. It accompanies policemen on a beat.
2. A gangster's weapon

3. It pops up & delights children
4. A congratulatory gesture
5. This is often done to items that are on sale.
6. It revolves in a kitchen
7. It refers to a late arrival
8. It provides relief at outdoor events.



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Send in your suggestions to cooking1@nbnet.nb.ca. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

Fresh Steamed Asparagus

1 lb (500 g) fresh asparagus, trimmed
 2 tbsp (30 mL) butter
 1 tbsp (15 mL) balsamic vinegar
 2 tbsp (30 mL) chopped toasted hazelnuts
 1/4 cup (50 mL) shaved Parmesan cheese (or 2 tbsp/30 mL grated)
 salt and pepper to taste

1. Arrange the asparagus in a steamer basket and place over boiling water. Cover and let steam for 3 minutes. Remove asparagus from steamer and set aside. You prepare the asparagus to this point ahead of time and refrigerate until just before you're ready to serve the dish.
2. At serving time, heat the butter in a large skillet over medium heat. When the butter is melted and the foam has subsided, stir in the balsamic vinegar and let cook for about 30 seconds. Add the steamed asparagus to the skillet along with the hazelnuts and toss in the butter mixture just until the asparagus is heated through. Transfer to a serving plate and sprinkle with the Parmesan cheese. Serve immediately.

During the month of May we will be featuring recipes using spring vegetables like asparagus, rhubarb and fiddleheads. Do you have a good recipe? If so, please send your recipe to: cooking1@nbnet.nb.ca



Dictionary Democracy - **Rochdale principles** also known as the co-operative principles, named after the first co-operative in Rochdale, England. For a paraphrased version of the co-operative principles visit: <http://michaelbluejay.com/coop/rochdale-principles.html>



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca

- *Long may your big jib draw - Not so out of date I heard it mentioned as a toast within recent memory when Newfoundlanders were present. Good Wishes! Live Long and Prosper! The toast has been known to accompany a "come from away" as they down a wee bit of Screech! I enjoy your publication. – J.M.*



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.
Next *Co-op Circles*: Wednesday, May 10, 2006.



Week of May 7 –May 13, 2006, Vol. 1, No. 25

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – “Twenty percent of us cannot say we’re off to Mars or doing great things when 80 per cent are living in inhumane conditions – unless we’re saying we are more human than they are, that we have a higher priority. And not one of us is more human than the other.” –**Romeo Dallaire** <http://www.romeodallaire.com/> **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca

This Week in Co-op Circles

- The **British Columbia Institute for Co-operative Studies** (BCICS) has announced the names of the co-operative developers who have been selected from across Canada to participate in the core sample of the Best Practices project. **Peter Hough**, Canadian Worker Co-op Federation, based in New Minas, NS, and **Glen Fitzpatrick**, Newfoundland and Labrador Federation of Co-operatives, St. John’s, NL, were selected from the Atlantic Region. The developers met in Toronto, May 5 and 6 for in-depth discussions on best practices in co-operative development and began the work of generating useful tools and resources for those interested in starting co-ops. The sample reflects gender, sector, and geographic diversity. A total of 37 names were suggested.
- **Bergengren Credit Union** in Antigonish, NS, celebrated a stellar year at this year’s recent AGM. A patronage rebate of \$400,000 was given to the more than 14,000 customer-owners. <http://www.bergengrencu.com> Located on the town’s Main Street, the credit union’s neighbours are three branches of large banks. But Bergengren remains competitive and in touch with the community it serves. It has donated land for a senior’s housing project in the neighbouring community of St. Andrew’s, where it operates a branch. During the past year the credit union made a substantial donation to the MRI fund for the District Health Authority. Its successful financial literacy program at a local high school is now being adopted by the Credit Union Central of Nova Scotia to be used at other high schools throughout the province. Board chair Kevin Bekkers says it was the credit union’s “most successful year” to date. Deposits grew by 4.7 per cent and loan growth was about 3.5 per cent.
- Wayne Lee, from **Indian Head Consumers Co-operative** in Stephenville, NL, (Zone 10), Michael Oulton, from **Scotian Gold Co-op** in the Annapolis Valley (Zone 4) and Adelard Cormier, from **Saint-Paul-de-Kent Co-op** in New Brunswick (Zone 6) were elected to the board of directors of Co-op Atlantic at their 78th annual general meeting. <http://www.coopatantic.ca>
- **O’Leary Co-op** in O’Leary, PEI held their annual general meeting in April. The members passed resolutions of appreciation and support to the Board, staff, and manager of the store and also to those involved in the medical profession in West Prince. The members have been very active in the past years in supporting their community. In 2005, they called on the Minister of Health and Social services to approve a fifth physician position for the area, and in 2004, they requested the community of O’Leary and the government explore the possibility of

developing more building lots in the area. The co-op collects money through 50/50 draws and contributes to IWK and O'Leary Wildlife Federation, as well as several community groups and teams. Currently general manager Clair Sweet says they are just starting to organize a youth membership committee. Youth who accumulate dividends by becoming store members will be able to withdraw them for their post secondary education. Visit O'Leary Co-op at <http://www.coopatlantic.ca/storeInfo.aspx?id=26>

- At Co-op Atlantic's <http://www.coopatlantic.ca> AGM in Moncton, May 5-6, more than \$5,000 was raised to contribute to the **Co-operative Development Foundation of Canada (CDF)** <http://www.coopscanada.coop/coopdevelopment/coopdevfoundation> CDF raises funds for Canadian Co-operative Association's programs which support the sustainable development of credit unions and co-operatives in less developed countries and small-scale co-operative ventures in Canada.



Expanding Your Back Yard – It's gardening season. Here's some information on co-operative and community approaches to this spirit restoring endeavour.

http://www.canadiangardening.com/howto/gaining_ground.shtml



What is Your Vision Statement? - This week's Vision Statement comes from the Newfoundland and Labrador Credit Union. "Newfoundland and Labrador Credit Union will be the superior provider of the ideal financial service experience." – www.nlcu.com Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links – Seniors' Housing Co-operatives throughout the United States were developed in response to various needs. Read the story of one couple in southern Minnesota http://www.villagelife.org/news/archives/3-14-97_seniorcoops.html

More information can be found at <http://www.seniorcoops.org/>

<http://www.seniorcoops.org/hull.html> After reviewing their extensive Web site, if you want additional information on the Senior Co-operative foundation, send your questions by e-mail to terrym@seniorcoops.com



Words and Expressions from Yesteryear - ***NEW FEATURE*** - Try your luck at figuring out a saying from years gone by. Last week: *She was all mops and brooms.* ANSWER: This refers to the untidy condition of the hair. **This week:** *Come day, go day, God send Sunday.* Good luck! Send your guess to: News1@nbnet.nb.ca



You CAN Do That the Co-op Way - Each week we will feature a co-operative formed to meet a particular need in communities around the world. This week, from the province of Quebec, La Conference des cooperatives forestieres du Quebec. The 36 members of the CCFQ make up the majority of forestry cooperatives operating in Québec. They are drawn from all parts of Québec. CCFQ members account for approximately 95% of the total revenue of forestry cooperatives (excluding minority shareholders). In 1998 these cooperatives had over 3,550 members, created jobs for approximately 6000 individuals and had revenue totaling over \$400 million.

<http://www.ccfq.qc.ca/>



Co-op Community Bulletin Board

- May 24, 2006 - Shean Investment Co-op Annual General Meeting, Inverness, NS

- May 31, 2006 - Shean Co-op Annual Meeting, Inverness, NS
- May 31 - June 2, 2006 – “Working Together to Make a Difference”, a national community investment and corporate social responsibility (CSR) forum for credit unions, community investment organizations and co-operatives, Winnipeg, MB
www.csrforum06.com
- June 6, 2006 – Vermont Employee Ownership Conference, Burlington, Vermont. For more information, go to www.veoc.org
- June 8, 2006 – 9th Annual Meeting, TEAMWork Co-operative Ltd, at the Canadian National Institute for the Blind auditorium, 6136 Almon St, Halifax
- June 9-10, 2006 – Annual General Meeting and Mini-Congress, Canadian Co-operative Association, London, Ontario
- June 14, 2006 – Building the High Performance Co-operative Workshop, 10 am – 12 Noon, Truro, NS. To register contact (902) 893-8966 or e-mail: nscoopcouncil@eastlink.ca
- June 14, 2006 – 67th Annual General Meeting, Nova Scotia Co-operative Council, Truro, NS
- June 15-17, International Symposium: The Co-operative and its Workers, Saint Mary's University, Room 415, Sobey Building, 923 Robie Street, Halifax, NS. The Symposium will explore how co-operatives manage the relationship with their workers and the interdependence between workers, consumers and primary producers. Key questions that will also be examined: How do co-operative values shape how co-operatives relate to their workers? If unions and co-operatives have many shared values why do they not always have harmonious relationships? Papers will be presented by participants from co-operative businesses, labour unions and academics.
- June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
- July 7-8, 2006 – Annual Festival of Place-Based Business, Cape Breton University
Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Contest of the week - Announcing last week's winner - Joyce Humble, Capital Credit Union, Fredericton, NB. All entries have been added to the Contest Can and the lucky submission for May will be announced the first week in June. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca Last week's answers:

1. Billy club
2. Tommy gun
3. Jack in the box
4. Pat on the back
5. Mark down
6. Lazy Susan
7. Johnny come lately
8. Port-a-John or Johnny-on-the-Spot or John

This Week's Contest - Determine the one word that can be inserted in both spaces in each sentence. The meaning and pronunciation of the word in the two locations are different.

1. She shed a ___ over the ___ in her expensive evening gown.
2. A ___ is a ___ portion of the entire year.
3. He ___ a rope around his leg to stop the ___ from bleeding.
4. It was easy to ___ class because student ___ was excellent.
5. The farmer was able to ___ better ___ than anyone else.



It's Easy to Cook - We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Send in your suggestions to cooking1@nbnet.nb.ca.

Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

Stir-Fried Fiddleheads

1 pound fiddlehead ferns

1 tablespoon vegetable oil

1 tablespoon sesame oil

½ teaspoon ground coriander

1 tablespoon honey, dissolved in 2 tablespoons boiling water

Salt and fresh black pepper

Wash fiddleheads in several changes of cold water. Pick through them, discarding any brown husks and cutting off any discoloured ends. Heat oils in a wok. Stir-fry fiddleheads with coriander over high heat for 1 minute. Add honey water and cook ferns for 1-2 minutes more, or until tender. Season with salt and pepper and serve at once. Serves 4. May is Spring vegetables month - asparagus, rhubarb, fiddleheads. Do you have a good recipe for spring vegetables? If so, please send your recipe to: news1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca

- *Missed "Words and Expressions" the first time through. Long may your big jib draw is a South Shore expression which is a wish for long and good life. The jib was one of the sails which schooners used to ply the oceans. If your jib was full of wind you were making good progress. – G.W.*



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, May 17, 2006.



Week of May 14 –May 20, 2006, Vol. 1, No. 26

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – “*When the Power of Love overcomes the Love of Power, the world will know Peace*”. - Jimi Hendrix www.jimi-hendrix.com/ **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca

This Week in Co-op Circles

- Can You Imagine a “Life Without Arms”? Get ready to be inspired when you meet **Alvin Law**, keynote speaker at the **Nova Scotia Co-operative Council’s Annual Banquet**, June 14th, 2006 at the Glengarry Hotel in Truro. The **AGM** begins at 3:00 pm, cocktail reception at 5:30 pm, and banquet at 6:30 pm. Please feel free to share with others in your organization who may be interested in attending. You may register via email to nscoopcouncil@eastlink.ca or via phone to (902) 893-8966.
- If you are planning on attending Nova Scotia Co-operative Council’s Annual General Meeting in Truro, on June 14th, arrive early and attend a workshop led by **Doug Logan** of the Impact Performance Group. **Building the High Performance Co-operative** will appeal to any member of a co-operative or credit union who is interested in their co-operative’s performance. This is an interactive workshop that will both assess the current performance of your co-operative while providing the keys to greatly improve that performance. Included in the workshop are a co-operative performance assessment tool and the knowledge of how to continually assess and improve the performance of your co-operative. It begins at 10 am at the Best Western Glengarry in Truro, cost is \$25 per person (includes lunch). To register, please call (902) 893-8966 or email nscoopcouncil@eastlink.ca. Space is limited, so please register early.
- **Meghan Farrell** of Baddeck, NS, has been an active participant in the Atlantic Cooperative Youth Leadership seminars and now she is getting ready to attend the Building Youth Initiatives International Conference in **Manchester, England** from May 24-27. During her visit she will be speaking on behalf of Canadian co-ops and the ACYL program. She is actively seeking funds to help pay for the trip. More than 120 people will be attending from all around the world. She will be the only participant from Atlantic Canada. Meghan is hoping to raise \$2500 to help with her participation and has e-mailed more than 50 co-operatives, hoping that they will contribute \$25 each. If you can help, contact Carole Findlay, Co-ordinator, Atlantic Co-operative Youth Leadership programs, at leadership@acyl.coop
- Patricia Duffield, President of the Board of **OMISTA** Credit Union in Moncton, NB, has announced the upcoming retirement of **Paul Dugas** from the position of Chief Executive Officer of OMISTA Credit Union, effective June 30, 2006. Dugas is retiring after 34 years with the credit union. http://www.omista.com/news_detail.aspx?news_id=7 Effective June 30, 2006, **Richard Vaillancourt** will become CEO of OMISTA Credit Union. Vaillancourt has been Chief Operating Officer of OMISTA since July, 2004. Prior to that, he was with Credit Union Atlantic in Halifax, NS

- **Victoria Farmers Co-op** in Baddeck, NS, is looking for pictures from days gone by to help celebrate its **70th anniversary**. “We are looking for pictures of past staff, past directors, as well as pictures of the creamery and the cereal mill,” says manager Linda MacIver. Any memorabilia can be brought to the store on Twining Street in Baddeck, so that it can be included in the celebrations from June 12-17. The co-op which has about 1,500 members started in 1934 and was incorporated in 1936. You can reach Linda at (902) 295-2384 or by e-mail at vicfarm-mgr@co-oponline.com
- **Guitarfest Cape Breton** Co-operative has received a major contribution from Enterprise Cape Breton to help with marketing of the upcoming Guitar Festival, scheduled for mid November in Sydney, Cape Breton. This "first of" festival plans to bring together between 700 - 800 guitarists from around the world for a weekend of guitar performances, learning and sharing workshops, product demonstrations and sales, an antique instrument roadshow as well as networking. For further information on G-1, contact festival organizer, John Aylward, at nscjca@netscape.net or at 902-537-2622.
- Store locations within **Consumers Community Co-operative (CCC)** were very successful in their recent fundraising efforts for the Huntington’s Society of Canada. Total raised was \$18,100. The three locations raising the most money were: Ken Val with \$3,631, Carol Wabush with \$1,900 and Corridor in Milford Station, NS, with \$1, 612. Congratulations to the staff members and managers in these stores for their efforts. They received recognition at the 5th annual meeting of the CCC held in Moncton on May 4th. For information about Huntington’s go to www.hsc-ca.org
- **Newfoundland and Labrador Credit Union (NLCU)** received the fourth annual National Credit Union Innovation Award for its Energy-Efficient Mortgage product. When Canada Mortgage and Housing Corp. announced a program to encourage energy-efficient housing, NLCU was the first financial institution in the country to leverage this opportunity. NLCU developed a mortgage with an extended term that allows buyers of energy-efficient homes to qualify for reduced insurance premiums and federal grants. The new product has allowed NLCU to forge new partnerships with home builders and others in the industry. A member who buys an energy-efficient home, purchases a house and makes energy saving renovations or renovates their existing home to make it more energy efficient, has the flexibility of extending their amortization (the time required to repay your mortgage) from 25 years to a maximum of 35 years. This means mortgage payments can be more affordable at an earlier stage in a member’s life when his/her income may not be at its peak. The member may also qualify for a 10% insurance premium refund from Canada Mortgage and Housing Corporation (CMHC). In addition, homeowners may also be eligible for a **federal grant** through Natural Resources Canada (NRCan). Visit www.nlcu.com



Expanding Your Back Yard – This week, a look to the not-so-distant future - **Megatrends 2010: The Rise of Conscious Capitalism** by Patricia Aburdene. Both in daily practice and in the changing perspectives of business school educators, it is increasingly accepted that “The leadership that millions of managers practice — quiet, modest, behind-the-scenes — is *more persuasive* and *more effective* than the bold, heroic leadership associated with CEOs and other top leaders.” Aburdene says there is an increasing democratization of corporate leadership, and she offers a handful of “grassroots leadership” techniques and initiatives to help people at all levels of corporations raise the consciousness of their workaday

environment.



What is Your Vision Statement? - This week's Vision Statement comes from the **National Cooperative of Health Networks**. It will be a dynamic, progressive, and nationally recognized professional association for health network executives characterized by:

- A stable, involved, and supportive membership base
- Resource sharing
- Financial security
- Excellent program opportunities

For more information visit: http://www.nchn.org/mission_vision.php

Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - **National Capital FreeNet** - An Internet provider co-operative in the Ottawa region. <http://www.ncf.carleton.ca/>

NCF is a not-for-profit organization owned and controlled by its thousands of members. Anyone can become a member just by registering. Membership is free. NCF was started in **1992** by people at Carleton University. A complete story is available in the Canadian Co-operative Association's **Intersector** publication on line at

<http://www.coopscanada.coop/NewsLetter/InterSector/Spring2004/>) page 5) Read about its services or contact them for more information

http://www.ncf.carleton.ca/ncf/current/about/welcome_faq.html National Capital FreeNet
Room 402 Dunton Tower, Carleton University, Ottawa, Ontario K1S 5B6, (613) 520-9001.



Words and Expressions from Yesteryear - Try your luck at figuring out a saying from years gone by. Last week – “*Come day, go day, God send Sunday.*” See responses in ***Our Readers Write*** section. – ANSWER: L.A.'s Mom has the right idea. It was often used to refer to a lazy person, but perhaps the person just realized that life needs balance! It shouldn't be all work and no play. **This week** – “*Don't cut tails.*” Good luck! Send your guess to: News1@nbnet.nb.ca



You CAN Do That the Co-op Way - Each week we will feature a co-operative formed to meet a particular need in communities around the world. This week, from the province of New Brunswick, the Really Local Harvest Co-operative and its Dieppe Farmers' Market. Visit it this summer. For more information contact Donald Daigle, president, Really Local Harvest Cooperative, 506-775-6764. Visit the Market's Web site at

<http://www.marchedieppemarket.com/home.cfm>



Co-op Community Bulletin Board

- May 24, 2006 - Shean Investment Co-op Annual General Meeting, Inverness, NS
- May 31, 2006 - Shean Co-op Annual Meeting, Inverness, NS
- May 31 - June 2, 2006 – “Working Together to Make a Difference”, a national community investment and corporate social responsibility (CSR) forum for credit unions, community investment organizations and co-operatives, Winnipeg, MB
www.csrforum06.com
- June 6, 2006 – Vermont Employee Ownership Conference, Burlington, Vermont. For more information, go to www.veoc.org

- June 8, 2006 – 9th Annual Meeting, TEAMWork Co-operative Ltd, at the Canadian National Institute for the Blind auditorium, 6136 Almon St, Halifax
- June 9-10, 2006 – Annual General Meeting and Mini-Congress, Canadian Co-operative Association, London, Ontario
- June 12-17 – 70th Anniversary Celebrations – Victoria Farmers Co-operative, Baddeck, NS
- June 14, 2006 – Building the High Performance Co-operative Workshop, 10 am – 12 Noon, Truro, NS. To register contact (902) 893-8966 or e-mail: nscoopcouncil@eastlink.ca
- June 14, 2006 – 67th Annual General Meeting, Nova Scotia Co-operative Council, Truro, NS
- June 15-17, International Symposium: The Co-operative and its Workers, Saint Mary's University, Room 415, Sobeys Building, 923 Robie Street, Halifax, NS. The Symposium will explore how co-operatives manage the relationship with their workers and the interdependence between workers, consumers and primary producers. Key questions that will also be examined: How do co-operative values shape how co-operatives relate to their workers? If unions and co-operatives have many shared values why do they not always have harmonious relationships? Papers will be presented by participants from co-operative businesses, labour unions and academics.
- June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
- July 7-8, 2006 – Annual Festival of Place-Based Business, Cape Breton University
Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Announcing last week's winner - **Krista Donovan**, Capital Credit Union, Fredericton. All entries have been added to the Contest Can and the lucky submission for May will be announced the first week in June. Contest entry deadline each week is Tuesday, 12 noon. Send your answers to: contest1@nbnet.nb.ca

Last week's answers:

She shed a tear over the tear in her expensive evening gown.

A minute is a minute portion of the entire year.

He wound a rope around his leg to stop the wound from bleeding.

It was easy to conduct class because student conduct was excellent.

The farmer was able to produce better produce than anyone else.

This week's contest: What is so peculiar about this sentence?

I do not know where family doctors acquired illegibly perplexing handwriting; nevertheless, extraordinary pharmaceutical intellectuality, counterbalancing indecipherability, transcendentalizes intercommunications' incomprehensibility.



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook. By mid-May fresh rhubarb is available in gardens and farmers' markets. Try this easy recipe for a different dessert that friends and family will like.

Creamy Rhubarb Pudding Dessert

1 large egg yolk

3/4 cup honey

1 teaspoon vanilla extract

1 tablespoon cornstarch

1/2 cup milk

1 pound rhubarb stems, cut into 1/2-inch dice

1/4 cup whipped cream (Or Co-op whipped topping)

In a small saucepan, combine the egg yolk, 1 tablespoon honey, vanilla extract, and cornstarch, and whisk together until well-mixed. Add the milk and whisk again to combine. Bring the mixture to a boil over medium heat and then lower to a simmer. Let the mixture simmer gently, whisking occasionally to keep the egg yolk from cooking on the bottom of the pan, until it has the consistency of dense, homogenous cream, almost as thick as ice cream, about 5 minutes. Remove from the heat and let cool. Place the rhubarb slices in a large heavy-bottomed pot and cover with the remaining honey. Cook gently over low-medium heat until the rhubarb is tender, about 10 minutes. Let cool. Fold the rhubarb into the milk mixture and gently fold in the whipped cream. Divide the rhubarb cream evenly among 4 glass serving bowls or glasses and serve immediately. May is Spring vegetables month - asparagus, rhubarb, fiddleheads. Do you have a good recipe for spring vegetables? If so, please send your recipe to: news1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca This week, three replies to our ***Words and Expressions of Yesteryear*** section.

- *Come day, go day and God sent Sunday was an expression my own mother used. It was meant to say that someone was care-free in their actions. When mom saw others around her going places when she was not and at home doing her housework and looking after her 7 kids, she would say that those other people on the move were like "come day, go day, God sent Sunday". I am not sure she used that phrase in the right context as our mother was pretty much an all work and no play kind of person and when others around her were having fun and she wasn't, she would repeat this phrase. – L.A.*
- *Come day go day, God send Sunday - answer: Need a day of rest – L.H.S.*
- *Does it mean I can't wait till the weekend? - MML*



Co-op Circles is part of Rising Tide Co-operative-s commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, May 24, 2006.



Week of May 21 –May 27, 2006, Vol. 1, No. 27

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – *“To be a cooperative means putting our consumers first. It's not a great mystery how we got here and what the formula is for success. Unity and cooperation are the key, molded with your local identity. If we adhere to the cooperative principles, continue to fight for people and demonstrate that we are truly a consumer movement, no one will be able to challenge or match our strength.”* - Glenn English, CEO, National Rural Electric Cooperative Association
<http://www.nreca.coop/> **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca

This Week in Co-op Circles

- Nova Scotia Co-operative Council's Annual General Meeting is being held June 14 at the Best Western Glengarry in Truro and to date, the following people have been nominated to the board of the directors: District 1 – Alvin Martell (St Joseph Credit Union); District 2 - Marinus Van de Sande (Scotsburn Co-operative) and Irene Caswell (Community Credit Union); District 4 – Carole Wooster (Valley Credit Union) and District 5 Bridgett MacConnell (Four Corners Housing Co-operative). For more information contact (902) 896-8933 or diannefk@tru.eastlink.ca
- The Cheticamp Co-operative Council has worked diligently during the past three years to attract a call centre to the bilingual village on the west coast of Cape Breton. Their work with Acrobat Research Ltd paid off when they recently announced a call centre would be located in the village. The market research firm received \$850,000 from Nova Scotia Business Inc through a payroll rebate program and a \$350,000 loan from the province's Economic Development office to help them set up their company. It is expected to create 115 full-time jobs and to generate about \$13 million in total payroll in the first six years of operation. The village of Cheticamp is well known for its wholehearted embracement of the co-operative model. Its co-op council continues to be a key driver of the community economic development engine of the area focusing on jobs, housing and trying stem the tide of out-migration. www.cheticampns.com
- Delta serves up Atlantic Choice. Whether traveling this summer or attending a business meeting, if you are at a Delta hotel, and you order beef, it should be produced and processed here in Atlantic Canada. Atlantic Choice AAA beef is one of the offerings of Atlantic Beef Products Inc. and it is available at Delta hotels. It, along with Atlantic Tender Beef which is sold in Co-op stores throughout Atlantic Canada, are products from the Atlantic Beef Producers Co-operative which is owned by approximately 190 beef producers in the Atlantic region. All agree to strict protocols for raising their cattle, providing a consistent quality product every time. The beef producers along with Co-op Atlantic and the governments of New Brunswick, Nova Scotia and Prince Edward Island, own a beef processing facility in Borden, PEI. The producers own 80 per cent of the venture. www.deltahotels.com

- Nova Scotia credit unions were recognized, as part of World Red Cross Day, for their investment in humanity. Credit unions received the Red Cross Builder corporate award on May 8th, during a special ceremony at the Red Cross's new facility in Dartmouth. During the past year, credit unions and their customer-owners gave generously to the Red Cross in support of international relief efforts. The following donations were made through the Nova Scotia Credit Unions Charitable Foundation <http://www.ns-credit-unions.com/default.asp?mn=1.20.37> :
 - Southeast Asia Tsunamis \$123,330.78
 - Hurricane Katrina \$5,320.75
 - South Asia earthquake \$6,364.25
- Nova Scotia credit unions' commitment to the Canadian Cancer Society Relay for Life https://secureccs.ca/eventmodule.aspx?lng=en&did=2&eid=0&pg=donation_step0 was recognized at the 2006 Maritime Philanthropy Awards. The Canadian Cancer Society – Nova Scotia Division nominated credit unions for an award under the category of Outstanding Corporate Philanthropist. Credit unions were among three organizations nominated, with the award going to J.D. Irving Limited. “Nova Scotia credit unions should be very proud of their employees and their involvement with the Canadian Cancer Society through the sponsorship of Relay For Life,” says Amanda Bent, Revenue Development Coordinator, Canadian Cancer Society. “As a regional co-ordinator I have come to really depend on the credit unions and their employees to help make Relay For Life in their communities be a night to remember.” For the fourth consecutive year, Nova Scotia credit unions are proud to be the Provincial Events Sponsor for the Relay for Life in Nova Scotia. “Being a cancer survivor and also a credit union employee, words cannot explain the feeling when you are walking the survivors' lap and all your family and co-workers are clapping and crying as you walk by - what a wonderful feeling,” says Angie Fong of iNova Credit Union www.nspostalcreditunion.com . The Canadian Cancer Society Relay for Life is a 12-hour non-competitive, overnight relay event, taking place in sites across Nova Scotia in June. Money raised through Relay for Life funds important cancer research, prevention initiatives, information and support for Nova Scotians and their families living with cancer. Last year, credit unions raised more than \$74,000 in the fight against cancer, bringing their three-year total for this event to a quarter of a million dollars.
- Credit Union Central of Nova Scotia has announced the provincial winners of an all expense paid trip to a national credit union conference. Nadia Gardin, an employee of Heritage Credit Union www.heritagecu.com , Nova Scotia and Donna Careen, an employee of Eastern Edge Credit Union www.easternedgecu.com/ , Newfoundland and Labrador were selected through an essay competition, which was part of Nova Scotia Central's first annual Credit Union Youth Forum. All applicants were asked to answer this question, “What seed might we plant together today that could make the most difference to the future of engaging youth in the credit union system?” The two winners were selected as the best from each province by a committee of four staff from Nova Scotia Central. The winners will have the opportunity to attend a national conference of their choice, with expenses covered up to a maximum of \$5,000. “I wish to express my appreciation for the added value that all participants of the Youth Forum provided to our youth strategy and the future success of the credit union network,” says Youth Initiative Team Leader Mel Gosse. “The Youth Initiative Team looks forward to receiving feedback from this year's participants to help grow the forum in future years, and make it even more successful.” The Credit Union Youth Forum brought 36 people

between the ages of 20-35, representing credit unions in Nova Scotia and Newfoundland and Labrador, together to discuss how credit unions can better serve youth. Attendees participated in round table discussions and had the opportunity to sit in on parts of Credit Union Central of Nova Scotia's Annual General Meeting. Results of their round table discussions are being compiled into a comprehensive report to be shared with the system.



Expanding Your Back Yard - This week, a look at "The Greening of Wal-Mart: What Should We Make of Big-Box Giant's Eco Bid When It's Crushing Local Economies All Over the Globe?" by Adria Vasil http://www.nowtoronto.com/issues/2006-05-04/news_feature.php



What is Your Vision Statement? - This week's Vision Statement comes from The Island Media Arts Co-Operative on Prince Edward Island. *It is a member driven non-profit independent media arts organization. IMAC's members are both new and established filmmakers and New Media Artists. IMAC provides infrastructure, equipment, training and development support to its membership and the community in which it resides.* <http://www.islandmedia.pe.ca/> Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - Today we will learn about truly living co-operatively in Australia. Moora Moora is an intentional community. In 1974, a small group of idealists invested more money than they had, and bought a magnificent but sadly run-down property. Their aims were to care for the land, live cooperatively, and to be a source of education for society at large. Moora Moora <http://mooramooraa.org.au/> is a co-operative residential community made up of a diverse group of adults and children who live together in six small hamlets located on a beautiful co-operatively owned 600 acre property approximately 67 km to the east of Melbourne, Australia. Read a delightful story of Life in Moora Moora. <http://mooramooraa.org.au/bobrich/mudsmith/history.html>



Words and Expressions from Yesteryear - Try your luck at figuring out a saying from years gone by. Last week: *Don't cut tails.* Answer: *Don't be too particular.* This week: What is a "tuckamore"? Good luck! Send your guess to: News1@nbnet.nb.ca



You CAN Do That the Co-op Way - Each week we will feature a co-operative formed to meet a particular need in communities around the world. This week, from the province of Nova Scotia, the **Community Credit Union of Cumberland Colchester Ltd.** www.communitycreditunion.ns.ca Each spring this credit union gives a \$1000 bursary to one graduate from each high school in Cumberland County, Colchester County and at the Tantramar High School in Sackville NB for a total of \$12,000.



Co-op Community Bulletin Board

- May 31, 2006 - Shean Co-op Annual Meeting, Inverness, NS
- May 31 - June 2, 2006 - "Working Together to Make a Difference", a national community investment and corporate social responsibility (CSR) forum for credit unions, community investment organizations and co-operatives, Winnipeg, MB
www.csrforum06.com

- June 6, 2006 – Vermont Employee Ownership Conference, Burlington, Vermont. For more information, go to www.veoc.org
- June 8, 2006 – 9th Annual Meeting, TEAMWork Co-operative Ltd, at the Canadian National Institute for the Blind auditorium, 6136 Almon St, Halifax
- June 9-10, 2006 – Annual General Meeting and Mini-Congress, Canadian Co-operative Association, London, Ontario
- June 12-17 – 70th Anniversary Celebrations – Victoria Farmers Co-operative, Baddeck, NS
- June 14, 2006 – Building the High Performance Co-operative Workshop, 10 am – 12 Noon, Truro, NS. To register contact (902) 893-8966 or e-mail: nscoopcouncil@eastlink.ca
- June 14, 2006 – 67th Annual General Meeting, Nova Scotia Co-operative Council, Truro, NS
- June 15-17, International Symposium: The Co-operative and its Workers, Saint Mary's University, Room 415, Sobey Building, 923 Robie Street, Halifax, NS. The Symposium will explore how co-operatives manage the relationship with their workers and the interdependence between workers, consumers and primary producers. Key questions that will also be examined: How do co-operative values shape how co-operatives relate to their workers? If unions and co-operatives have many shared values why do they not always have harmonious relationships? Papers will be presented by participants from co-operative businesses, labour unions and academics.
- June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
- July 7-8, 2006 – Annual Festival of Place-Based Business, Cape Breton University
Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Announcing last week's winner - **Kerneil Aasland, Winnipeg MB.**
Special mention goes to Catherine Ann F, Sharon G, Barbara L-W and Glenna W - all with correct answers and all very quick to respond. Well done!! All entries have been added to the Contest Can and the lucky submission for May will be announced the first week in June. Contest entry deadline each week is Tuesday 12 noon. Send your answer to contest1@nbnet.nb.ca

Last week's answer -What is so peculiar about this sentence?

I do not know where family doctors acquired illegibly perplexing handwriting; nevertheless, extraordinary pharmaceutical intellectuality, counterbalancing indecipherability, transcendentalizes intercommunications' incomprehensibility.

Answer: Each word in the sentence is one letter longer than the previous word

THIS week's contest: Use all twenty-six letters of the English alphabet to complete the following 13 words, but use each letter only once

- b a _ _ a i n
- l _ _ g e r
- d y _ _ s t y
- _ _ g o t e
- s a _ _ a t i o n
- d i _ _ p a n
- p u m _ _ i n

- d e _ _ a y
- b o _ _ a r
- d i _ _ i t
- s u n _ _ r n
- b l _ _ u e
- l i _ _ o f f



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook. By mid-May fresh rhubarb is available in gardens and farmers' markets. Again this week we feature fresh rhubarb. Try this easy recipe. It was sent in by a Nova Scotia reader who says it came from a bed and breakfast owner in Pugwash many years ago.

Rhubarb and Raisin Conserve

6 cups of fresh rhubarb, cut fine

¾ cup golden raisins

2 oranges (seeds removed) cut very fine including the skins

4 oz of crystallized ginger

8 cups of sugar

Boil 20 minutes. Cool and bottle. (use sealers or keep in the refrigerator) Excellent on toast or tea biscuits. During June, we will feature recipes with strawberries or salmon, both pleasures of the palate at this time of the year. If you have a recipe for either, please send it to:

cooking1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, May 31, 2006.



Week of May 28 – June 3, 2006, Vol. 1, No. 28

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – “...instead of giving a rifle to somebody, build a school; instead of giving a rifle, build a community with adequate services. Instead of giving a rifle, develop an educational system that is not about conflict and violence, but one that promotes respect for values, for life, and respect for one's elders. This requires a huge investment. Yet if we can invest in a different vision of peaceful coexistence, I think we can change the world, because every problem has a nonviolent answer.” - Rigoberta Menchu <http://nobelprize.org/peace/laureates/1992/> **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca

This Week in Co-op Circles

- Friday June 2, The Homeless Hotel (www.homelesshotel.com) will open its doors in downtown Moncton for 12 hours. Stephen Davies, Co-op Atlantic and AVIDE Developments, this year's chair of the third annual Homeless hotel event, says it's a chance for the community to learn more about the plight of Moncton's homeless. Individuals and teams can purchase a virtual room at various prices and spend the night camping at River Front Park. Some groups will provide musical entertainment. Others will help in making soup. Davies has involved several of the staff at Co-op Atlantic in the event. Although an exact number of homeless isn't available, Moncton area soup kitchens served 99,000 meals, in the month of March alone, this year. The event is a fund raiser for Moncton Youth Residences and YMCA REConnect and the target is \$70,000.
- Three Nova Scotians will be named Distinguished Co-operators at this year's banquet during the 57th annual general meeting of the Nova Scotia Co-operative Council. **Joseph Mombourquette**, the late **Jack Stuewe** and **Tom Webb** will be honoured for their contribution to the development of credit unions and co-operatives in Nova Scotia. Keynote speaker for the banquet is Alvin Law, a thalidomide baby who has overcome obstacles that others would have found insurmountable. For more information contact (902) 896-8966 or diannefk@tru.eastlink.ca
- Two Atlantic Canadians were elected to the board of Mountain Equipment Co-op at its recent annual meeting. Karen Miner (kminer@mec.ca), Halifax, began her first term as a MEC director. Mike Wearing (mwearing@mec.ca) of Mahone Bay has served on the board since 2003 and was re-elected at this year's AGM. For more information on the co-op, visit www.mec.ca
- The Co-operative Development Foundation is appealing for help for Indonesia. An earthquake with a magnitude of 6.3 on the Richter scale flattened buildings in central Indonesia near Yogyakarta early Saturday morning, with the death toll approaching 5,000 and tens of thousands more injured and left homeless. The Canadian Co-operative Association and the Co-operative Development Foundation (CDF) have worked with co-operatives in that area of Indonesia for more than 15 years. Specifically CDF, through the Canadian Co-operative

Association has worked with credit unions, dairy co-operatives, handicraft co-operatives and small scale worker co-operatives in the Yogyakarta area. Credit unions, in particular, are strong in the area, and CCA has learned that the credit union chapter office in Yogyakarta was destroyed by the quake. CDF is appealing to Canadians to help the members of the community, and the co-operatives themselves, get through this tragedy. If you can help, please send donations to Julie Breuer, Manager, CDF, Julie.breuer@coopscanada.coop, or you may donate online at <http://www.cdfcanada.coop/> or call toll free: 1-888-266-7677

- For thirty years, leaders in local community business development in Cape Breton have organized summer festivals to share information and to seek new approaches to local business development. The local groups involved have been Cape Breton University (CBU), New Dawn Enterprises, Tompkins Development Ltd. and others. This has become an international event related to the Masters of Business Administration program at CBU, with participants coming from many provinces and countries. This year, the special guests are Dr. Inazio Irizar from Mondragon in Spain and Race Matthews from Monash University in Australia. The Festival of Community Economics begins on the evening of Friday, July 7 and will continue all day Saturday. For further information go to <http://www.ced.ca/> and click on CED Conference July 2006.
- The Newfoundland-Labrador Federation of Co-operatives (NLFC) has responded positively to indications by Premier Danny Williams that he is interested in exploring the potential for new co-operative development as part a new fishery restructuring plan. “Fishery co-ops have existed in this province for many years”, says NLFC Managing Director, Glen Fitzpatrick. “They are viable, self sustaining enterprises that can play a much greater role in the fishery of the future. By establishing a fisheries co-operative fisherman, plant workers, processors and other community stakeholders can become collective owners of harvesting, processing and marketing enterprises. A co-op helps ensure that the need for business success is balanced with other needs of the member\owners and that of their communities. This helps address what are often conflicting interests between corporate shareholders who want the highest possible return on their investment and the needs of local stakeholders e.g. employment, access to services, community development.” The Risingsun Independent Fisheries Co-op was incorporated by fishermen on the Great Northern Peninsula in 2005 and preliminary discussions have been taking place with a number of other interested groups. There are currently seven fishery co-operatives incorporated in Newfoundland and Labrador. Other new co-ops in the province include the Quality Agricultural Producers Co-op in the Robinsons region, Baccalieu E-Commerce Co-op in Conception Bay North, the Labrador Farms Co-op in the Happy Valley\Goose Bay region, and the Blueberry Industry Co-op which is province wide. For further information, contact the Newfoundland and Labrador Federation of Co-operatives, gfitz@nlfc.nf.ca (709)726-9431. The NLFC Web site is www.nlfc.coop



Expanding Your Back Yard - This week, *Hewers to Carvers* – Canada’s forests are at a crossroads. Thoughts on fixing a broken model, by Toby A.A. Heaps:

http://www.corporateknights.ca/content/page.asp?name=hewers_to_carvers



What is Your Vision Statement? - This week’s vision statement comes from the Deep Roots Music Cooperative www.deerootsmusic.ca, incorporated in 2003 by a group dedicated to developing and promoting the music scene in Nova Scotia's Annapolis Valley. “*The Deep Roots Music Cooperative is a non-profit organization in the Annapolis Valley dedicated to celebrating*

our musical and cultural heritage. The mandate of the organization is to develop year-round musical programs culminating in an annual festival, and to encourage meaningful connections between cultures, community groups, artists and audiences.” Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - CooperationWorks! is the Center of Excellence for cooperative business development. A national organization of 21 development centers serving communities in 43 states http://www.ncba.coop/serv_cbd_cw.cfm The roots of CooperationWorks! go back to 1989 when the National Cooperative Business Association led a coalition of 90 cooperatives and other rural organizations in ensuring that cooperative development would become a key component of federal rural development policy. In 1990, legislation went into effect to authorize grants to help establish a network of rural cooperative development centers around the country. Some success stories from Cooperative Works http://www.ncba.coop/serv_cbd_cw_stories.cfm
For more information contact Audrey Malan, Executive Director. E-mail: cw@vcn.com



Words and Expressions from Yesteryear - Try your luck at figuring out a saying from years gone by. **Last week:** What is a “tuckamore”? *A low clump of trees.* **This week:** “Give her the long main sheet.” Good luck! Send your guess to: News1@nbnet.nb.ca



You CAN Do That the Co-op Way - Each week we will feature a co-operative formed to meet a particular need in communities around the world. This week, from the province of Newfoundland and Labrador, **Eagle River Credit Union**
<http://www.eaglerivercu.com/MediaDetails.asp?ID=19> Whether it’s making Chinese food and selling it to raise money for a seniors’ home or partnering to bring a special book to elementary school children, this credit union with branches in northern Newfoundland and in Labrador, is part of the life of the communities it serves.



Co-op Community Bulletin Board

- May 31, 2006 - Shean Co-op Annual Meeting, Inverness, NS
- May 31 - June 2, 2006 – “Working Together to Make a Difference”, a national community investment and corporate social responsibility (CSR) forum for credit unions, community investment organizations and co-operatives, Winnipeg, MB
www.csrforum06.com
- June 6, 2006 – Vermont Employee Ownership Conference, Burlington, Vermont. For more information, go to www.veoc.org
- June 8, 2006 – 9th Annual Meeting, TEAMWork Co-operative Ltd, at the Canadian National Institute for the Blind auditorium, 6136 Almon St, Halifax
- June 9-10, 2006 – Annual General Meeting and Mini-Congress, Canadian Co-operative Association, London, Ontario
- June 12-17 – 70th Anniversary Celebrations – Victoria Farmers Co-operative, Baddeck, NS
- June 14, 2006 – Building the High Performance Co-operative Workshop, 10 am – 12 Noon, Truro, NS. To register contact (902) 893-8966 or e-mail: nscoopcouncil@eastlink.ca
- June 14, 2006 – 67th Annual General Meeting, Nova Scotia Co-operative Council, Truro, NS

- June 15-17, International Symposium: The Co-operative and its Workers, Saint Mary's University, Room 415, Sobey Building, 923 Robie Street, Halifax, NS. The Symposium will explore how co-operatives manage the relationship with their workers and the interdependence between workers, consumers and primary producers. Key questions that will also be examined: How do co-operative values shape how co-operatives relate to their workers? If unions and co-operatives have many shared values why do they not always have harmonious relationships? Papers will be presented by participants from co-operative businesses, labour unions and academics.
- June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
- July 7-8, 2006 – Annual Festival of Place-Based Business, Cape Breton University
Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Announcing last week's winners: Barbara Ledwell-Wotton (NL) and David Kerr (MB). Both had correct answers and their replies arrived at almost the exact same time (Barbara's first), given the time difference between the two provinces. All entries have been added to the Contest Can and the lucky submission for May will be announced the first week in June. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca ***Last week's answers:*** Bargain Lodger Dynasty Zygote Salvation Dishpan Pumpkin DeeJay Boxcar Dimwit Sunburn Blique Liftoff ***This week's contest:*** Fill in the blank with the appropriate synonym or antonym. Some have two options, but either one will do:

- ADJUSTMENT synonym _____
- ADJUSTMENT antonym _____
- JUSTIFY synonym _____
- JUSTIFY antonym _____
- SECRECY synonym _____
- SECRECY antonym _____
- CONCERN synonym _____
- CONCERN antonym _____



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook. This week, we feature a fresh lazy-summer-day drink. On Saturday I was out visiting the yard sales and found two at which young people had set up lemonade stands. One also had cookies. The price was 25 cents and the staff was young entrepreneurs. Although at 9 am it was still chilly and I wasn't really thirsty, I sampled both. One seemed even more tart following a molasses cookie. This week to greet longer summer days and the month of June beginning tomorrow I thought I would share a recipe for a lemon-lime drink sometimes called a Slushie. Great home made drink with only 10 calories.

Summer Slushie

- Juice from 2 lemons (approx ½ cup)
- Juice from 2 limes (approx ½ cup)
- ¾ cup water

2 cups ice cubes

¾ to 1 cup sugar substitute (recommended: Splenda)

Place all ingredients in a blender, cover tightly, and blend on high for 1 to 2 minutes, or until smooth. Pour into 4 glasses, and garnish with fresh lemon slices. You should use the pulse button to help chop the ice evenly. During June, we will feature recipes with strawberries or salmon, both pleasures of the palate at this time of the year. If you have a recipe for either, please send it to: cooking1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, June 7, 2006.



Week of June 4 – June 10, 2006, Vol. 1, No. 29

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – *"Increasingly, the world around us looks as if we hated it."*

-Alan Watts www.alanwatts.com **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to

News1@nbnet.nb.ca

This Week in Co-op Circles

- Erin Hancock, a former Atlantic Co-operative Youth Leadership www.acyl.coop seminar participant, is considering a Public Policy focused Masters program in the fall and is seeking suggestions around policy research that is needed surrounding the co-operative sector. She hopes focus on co-operative policy in the Atlantic Provinces so if you have concerns about current policies, see gaps or disparities, she would like to hear from you. Contact Erin at respectfordiversity@alloymail.com, or 905-688-2174
- Once again this year, co-ops in Atlantic Canada are helping to sponsor Agrifest (www.agrifest.com) in Canning, Nova Scotia, Aug. 10-13. This annual event celebrates agriculture, food and the outdoors with tours, plots, gardens, classroom, demos, food, family pavilion and exhibits.
- Sussex and Studholm Agricultural Society is the world's oldest co-op at 165 years. In fact, it was open three years before the Rochdale Pioneers opened their co-op in England in 1844. People at the first recorded meeting on March 30, 1841 passed a resolution stating "that the funds of this Society be appropriated by the committee in such a manner, as they think fit, for the promotion and improvement of agriculture generally." The June issue of *Rural Delivery* (to subscribe go to www.countrymagazines.com details the history of Sussex and Studholm and the proud members and employees who have made it successful.
- President and CEO of Halifax's Credit Union Atlantic Jamie Baillie is one of Atlantic Canada's Top 50 CEO's, according to Atlantic Business Magazine. Jamie was recognized at the Top 50 Gala Awards Celebration held earlier this month. The Top 50 CEO's are recognized for their excellence in leadership, proven management ability, corporate and organizational growth and commitment to the community. You can read more in the latest issue of *Atlantic Business* magazine. Visit Credit Union Atlantic's Web site at www.cua.com
- When the community of Tignish, Prince Edward Island decided to build a new arena, the co-operative sector stepped up to the plate and became key supporters in ensuring the community center is built. Tignish Credit Union, Tignish Fisheries Co-op and Tignish Retail Co-op are each Diamond Contributors (\$50,000+) and The Co-operators (\$10,000 -\$24,999) are Gold Contributors. Work on the new building has begun. Visit www.tignish.com/arena/



Expanding Your Back Yard - This week, *Leveraging Diversity to Maximum Advantage: The Business Case for Appointing More Women to Boards* by Carol Stephenson. The author notes the fact that women have a deep and intimate knowledge of consumer markets and customers.

Women, for example, control 80 per cent of household spending, and using their own resources, make up 47 per cent of investors. They buy more than three quarters of all products and services in North America.” To read the complete article, go to:

http://www.iveybusinessjournal.com/article.asp?intArticle_ID=507



What is Your Vision Statement? - This week’s vision statement comes from the College Hill Daycare Co-operative in Fredericton, NB. “*College Hill Daycare Co-operative is a place where children are valued for their wonder, curiosity, perspectives and ability to lead their own learning; educators build on learning that came before and lay the groundwork for learning that will come after; the staff are valued for their role in keeping the children's fascination alive by promoting a love of learning creativity, fostering independence; there is acceptance and compassion for differences among people; children have the time, space and freedom to explore and investigate their interests and ideas; each teacher uses an array of techniques, materials and activities to bring about the child’s total and unique growth; educators create a community where the children come to know that the group is valued, the individual is respected and that each person has a responsibility with the class; we are all partners in education and continued growth of the children; we support each other, sharing the same vision and encouraging the same goals for your child.*” www.unb.ca/chdc/vision.html Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - Learn about a Fair Trade Worker Co-operative in West Bridgewater, Massachusetts, about half an hour south of Boston. **Equal Exchange**, <http://www.equalexchange.com/index.php> founded in 1986, is the oldest and largest for-profit Fair Trade company in the US. They offer organic, gourmet coffee, tea, sugar, cocoa, and chocolate bars produced by democratically run farmer co-ops in Latin America, Africa and Asia. **Equal Exchange** was the winner of the 2006 SBANE (Smaller Business Association of New England) Innovation Award. The co-op was recognized for its unprecedented combination of innovations including pioneering Fair Trade practices, democratic worker cooperative structure, unorthodox capital model, and its unique partnerships with eight Faith-based organizations.



Words and Expressions from Yesteryear - Try your luck at figuring out a saying from years gone by. **Last week:** *Give her the long main sheet.* **Answer:** To go off with no intention of returning. **This week:** *You are moldering my brains.* Good luck! Send your guess to: News1@nbnet.nb.ca



You CAN Do That the Co-op Way - Each week we will feature a co-operative formed to meet a particular need in communities around the world. This week, from the province of Prince Edward Island, the PEI Certified Organic Producers Co-op (COPC) <http://www.organicpei.com/index.php?page/coop> The PEI Certified Organic Producers Co-op (COPC) was established in 2002. The Co-op is composed of certified organic agriculture producers who wish to see organic agriculture grow within Prince Edward Island. Their vision of the future entails a vibrant, growing organic industry in PEI. They are committed to supporting: quality healthy food for Islanders, a revitalized rural economy and culture, protecting and enhancing the environment, and a fair income for organic farmers



Co-op Community Bulletin Board

- June 6, 2006 - Vermont Employee Ownership Conference, Burlington, Vermont. For more information, go to www.veoc.org
 - June 8, 2006 - 9th Annual Meeting, TEAMWork Co-operative Ltd, at the Canadian National Institute for the Blind auditorium, 6136 Almon St, Halifax
 - June 9-10, 2006 – Annual General Meeting and Mini-Congress, Canadian Co-operative Association, London, Ontario
 - June 12-17 – 70th Anniversary Celebrations – Victoria Farmers Co-operative, Baddeck, NS
 - June 14, 2006 – Building the High Performance Co-operative Workshop, 10 am – 12 Noon, Truro, NS. To register contact (902) 893-8966 or e-mail: nscoopcouncil@eastlink.ca
 - June 14, 2006 – 67th Annual General Meeting, Nova Scotia Co-operative Council, Truro, NS
 - June 15-17, International Symposium: The Co-operative and its Workers, Saint Mary's University, Room 415, Sobey Building, 923 Robie Street, Halifax, NS. The Symposium will explore how co-operatives manage the relationship with their workers and the interdependence between workers, consumers and primary producers. Key questions that will also be examined: How do co-operative values shape how co-operatives relate to their workers? If unions and co-operatives have many shared values why do they not always have harmonious relationships? Papers will be presented by participants from co-operative businesses, labour unions and academics.
 - June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
 - July 7-8, 2006 – Annual Festival of Place-Based Business, Cape Breton University
- Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - There was no winner last week. The lucky name drawn for the month of May was Barbara Ledwell-Wotton, NL. A small gift is on the way. All entries in June will be added to the Contest Can and the lucky submission for June will be announced the first week in July. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca ***This week's contest:*** I am a word of 11 letters.

My 4, 9, 5 is worn on the head.

My 10, 9, 1, 11 is a narrow road.

My 11, 2, 3, 4, 5 is a number.

My 8, 6, 7 is a spirit.

My whole is an excellent songster.

What am I?

Last week's answers:

ADJUSTMENT synonym - accommodation, Modification

ADJUSTMENT antonym - misplacement, disorganization

JUSTIFY synonym - legitimize, substantiate

JUSTIFY antonym - denounce, blame

SECRECY synonym - clandestineness, openness

SECRECY antonym - conspicuousness, openness

CONCERN synonym - consideration, attention

CONCERN antonym - disregard, neglect



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

Grilled Salmon and Mediterranean Vegetable Salad (serves 4) From the Heart and Stroke Foundation Web site www.heartandstroke.ca

- 6-oz. (150 g) salmon fillets
- 2 tablespoons (25 mL) extra virgin olive oil
- 3 tablespoons (45 mL) balsamic vinegar
- Salt and freshly ground pepper
- 1 red pepper, cut into 1/3-inch (1-cm) strips
- 3 medium or 2 large tomatoes, cut into 1/3-inch (1-cm) slices
- 1 medium red onion, cut into 1/3-inch (1-cm) slices
- Vegetable oil cooking spray
- 1/2 cup (125 mL) chopped fresh basil

Prepare barbecue racks by brushing lightly with vegetable oil or by spraying with vegetable oil cooking spray. Preheat the barbecue. In a dish, mix together 1 tablespoon (15 mL) olive oil and (15 mL) balsamic vinegar. Add salmon fillets and coat with mixture. Sprinkle with salt and freshly ground pepper. Allow to marinate for 10 minutes. Place vegetables on a platter and spray with vegetable oil cooking spray. Place on the grill, sprayed side down. Grill for about 3 to 4 minutes or until grill marks are evident. Turn over and grill another 3 to 4 minutes. Remove from the grill and place in a medium bowl. Add remaining tablespoon (15 mL) olive oil, 2 tablespoons (25 mL) balsamic vinegar and chopped basil. Toss to coat taking care to separate onions into single rings; season to taste with salt and freshly ground pepper. Set aside. Place salmon skin side up on barbecue racks. Grill for 3-4 minutes. Using a spatula, turn the salmon and grill another 4 - 5 minutes or until cooked through. Place grilled vegetable salad on plates and top with salmon; serve immediately. During June, we will feature recipes with strawberries or salmon, both pleasures of the palate at this time of the year. If you have a recipe for either, please send it to: cooking1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, June 14, 2006.



Week of June 11 – June 17, 2006, Vol. 1, No. 30

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – "

"The future belongs to those who believe in the beauty of their dreams." - Eleanor Roosevelt www.foia.fbi.gov/foiaindex/erosevlt.htm **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca

This Week in Co-op Circles

- Beaubear Credit Union www.beaubear.ca, along with Northumberland Dairies and Beaubear Co-op are sponsoring the first annual Bill Vickers Charity Golf Classic this summer. It will be held July 14th at the Miramichi Golf and Country Club. All proceeds raised will be donated to Roots of Empathy, an anti-bullying program in Miramichi area schools. Vickers was a long-time manager of Northumberland (Co-op) Dairies www.northumberlanddairy.ca and was very passionate about the co-operative model and how it should work in Atlantic Canada.
- Financial institution employees across Atlantic Canada were generous with donations, but not donations of money - donations of blood. During the 2nd Annual "Investing in Life" Financial Institution Blood Donor Challenge more than 640 donations were made at Canadian Blood Services clinics throughout the Atlantic Provinces. These giving employees, their families and friends, helped to save or enhance the lives of over 1,920 hospital patients, in their own communities and right across the country. "We originally had a target of 300 donations from this challenge," says Peter MacDonald, Regional Director, Canadian Blood Services Atlantic. "We never guessed that the final tally would double what we had hoped for! What's really exciting is that 96 of the donations, or almost 15 per cent of those donating were new donors. This shows that when people are informed of the constant need for blood, they are willing to share their vitality. This challenge has shown the heart all these employees, their families and friends have and that they are willing to share; a huge thank you to all of them." The overall winner of the challenge was TD Canada Trust which had 12.53 per cent of its employee base register for the challenge. The national average of eligible Canadians donating is less than 4 per cent. The other institutions were close behind with CIBC coming second with 10%, followed by Credit Unions from across the region third with 8.9 per cent, BMO at 8 per cent, Scotiabank at 6.61 per cent and RBC with 2.53 per cent. The total number of donations was 643. The total number of donors was up from 223 in the 2005 campaign, where credit unions came out on top, with 6.2 per cent of the employee base donating in New Brunswick, Nova Scotia, Newfoundland and Labrador, and Prince Edward Island. The challenge ran from March 20th to May 20th involved Canadian Blood Services permanent and

mobile blood donor clinics throughout the four Atlantic Provinces.

www.bloodservices.ca



Expanding Your Back Yard This week, from *The Washington Post*, Wal-Mart takes a run at fair trade - <http://www.washingtonpost.com/wp-dyn/content/article/2006/06/11/AR2006061100813.html>



What is Your Vision Statement? This week's vision statement comes from Assiniboine Credit Union in Manitoba. Assiniboine Credit Union's vision is to be recognized as a leader in Corporate Social Responsibility (CSR), delivering exceptional financial performance and stakeholder satisfaction. <http://www.assiniboine.mb.ca> Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - The Hanover Consumer Cooperative Society, New Hampshire, operates the Co-op Food Stores, Co-op Community Food Market, and Co-op Service Center. These businesses are operated for the benefit of their members and community. During more than 60 years of operation, the products and services offered by the Co-op have changed in response to the changing needs of its members

http://www.coopfoodstore.com/news/Archives/arch_5_and_6_06/board_page.html

Take some time to look at their informative web site:

<http://www.coopfoodstore.com/issues.html>

For more info: Hanover Co-op Food Store, 45 South Park Street, Hanover, NH 03755 (603) 643-2667



You CAN Do That the Co-op Way - Each week we will feature a co-operative formed to meet a particular need in communities around the world. This week, from the state of Maine, Belfast Co-op, celebrating 30 years of serving 1,800 members throughout mid-coast Maine. <http://www.belfast.coop/index.htm#>



Co-op Community Bulletin Board

- June 15-17, International Symposium: The Co-operative and its Workers, Saint Mary's University, Room 415, Sobey Building, 923 Robie Street, Halifax, NS. The Symposium will explore how co-operatives manage the relationship with their workers and the interdependence between workers, consumers and primary producers. Key questions that will also be examined: How do co-operative values shape how co-operatives relate to their workers? If unions and co-operatives have many shared values why do they not always have harmonious relationships? Papers will be presented by participants from co-operative businesses, labour unions and academics.
- June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
- July 7-8, 2006 – Annual Festival of Place-Based Business, Cape Breton University Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Announcing last week's winner Susan Kink from Nova Scotia . All entries in June will be added to the Contest Can and the lucky submission for June will be announced the first week in July . Contest entry deadline each week is Tuesday 12 noon. Send your answer to contest1@nbnet.nb.ca

Last weeks answer was

I am a word of 11 letters.

My 4, 9, 5 is worn on the head.

My 10, 9, 1, 11 is a narrow road.

My 11, 2, 3, 4, 5 is a number.

My 8, 6, 7 is a spirit.

My whole is an excellent songster.

What am I? **Answer:** Hat Lane Eight Gin - Nightingale

This week's contest: How is it possible to make 8 eights total up to one thousand?

Contest entry deadline each week is Tuesday, 12 noon. Send your answer to

contest1@nbnet.nb.ca



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook. Here is a new and tasty idea to try when strawberries are just arriving in the Co-op stores or at your Farmers' Market.

Strawberry Sauce for Pancakes

16 ounces strawberries, fresh or frozen (unsweetened, thawed)

1 teaspoon lemon juice

2 tablespoons maple syrup

Puree strawberries to a chunky puree. Heat them in a small saucepan over a low flame, until they are just warm. Stir in lemon juice and maple syrup. During June, we will feature recipes with strawberries or salmon, both pleasures of the palate at this time of the year. If you have a recipe for either, please send it to: cooking1@nbnet.nb.ca



- ***Our Readers Write*** - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world. We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, June 21, 2006.



Week of June 18 – June 24, 2006, Vol. 1, No. 31

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – *"To love and to be loved is to feel the sun from both sides."* - David Viscott
http://en.wikipedia.org/wiki/David_Viscott For Maureen MacLean, who helps co-edit *Co-op Circles*, and who married Keith Anderson on Saturday, June 14 in Moncton, N.B. **Best Wishes!!**
Openings is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca

This Week in Co-op Circles

- A grade two class in Croft elementary school in Miramichi, N.B. is helping the **New Brunswick Teachers Association Credit Union** celebrate its 35th anniversary. Croft elementary school was where the first meeting to discuss a credit union for teachers was held. Students in this year's grade two class made a collage for NBTA Credit Union to hang in its office and in return the credit union is throwing the students a pizza party. Also, as the credit union continues celebrating their 35th year, it is giving out 10 \$350.00 cash prizes at the credit union's Annual General Meeting on November 16, 2006. Ballots are being sent out in the quarterly statements (end of June) and they are available at the credit union, as well. Staff hid 15 number 35's in the NBTA News as a contest and the next contest is a quiz about New Brunswick which will be available at the end of June. NBTA Credit Union has 11 full-time staff and one summer student. Judy Jewett is the General Manager and Jackie Jardine is the Assistant Manager. Alberta McNutt is the Board President. The credit union's Web site address is www.nbtacu.nb.ca
- The **Credit Unions of Prince Edward Island** brought Sue Thomas, subject of the Sue Thomas F.B. Eye television drama, to Charlottetown for the Canadian Hard of Hearing Association conference in early June. Sue Thomas greeted the public during her book signing, prior to giving a moving public presentation on her life challenges and how she turned them into opportunities. At the age of 18 months, Sue Thomas was watching TV when, all of a sudden, the sound went off. She was diagnosed with an instant and total loss of hearing, with no explanation why. PEI Credit Unions were pleased to welcome Sue Thomas to Prince Edward Island. For more on her visit, go to:
<http://www.peicreditunions.com/news/article.php?ID=424>
- **Co-op stores** in the Maritime Provinces have been raising funds for the IWK Health Centre for the past 18 years. During this year's telethon held on June 4 and 5, Co-op stores donated \$57,850 to the Health Centre and in their 18 year history with the IWK Telethon, approximately \$1,418,569. Co-op stores in Newfoundland and Labrador have been raising funds for the Janeway Children's Hospital for the past 18 years. During this year's telethon they donated \$16,842 to Janeway and in their 18 year history we have donated approximately \$830,000. Co-op stores in the Magdalen Islands have been raising funds for the *Enfant Soleil* group of hospitals for the past 12 years. Co-op stores raise funds through the following activities - selling Miracle Balloons, casual day Fridays, BBQs, and car washes. This year

their advertised, "May is Miracle Month" campaign was a huge success. More Miracle Balloons were sold than in previous years. <http://www.coopatlantic.ca/htm.aspx?id=212>

- The 30th Annual Festival of Community Economics Conference is taking place on July 7 & 8, 2006 at Cape Breton University, Sydney, Nova Scotia. Guest speakers include Dr. Inazio Irizar, Mondragon (Spain) and Dianne Kelderman, President of the Nova Scotia Co-operative Council. Workshops will cover the following topics: tourism development, community economic development investment funds (CEDIFs), Mondragon as an economic model, regional development cooperatives and the social economy. Fees are \$300 for government and university sponsored, \$30 for students and the general public, and \$5 for seniors. Visit www.ced.ca



Expanding Your Back Yard - This week, who will survive in today's food retailing world? An article by contributors from the Demeter Group: *In Food Retailing, Difference is Destiny* http://www.demetergroup.net/insight_2.html



What is Your Vision Statement? - This week's vision statement comes from **Eco-Care Professional Housecleaning** <http://www.wagescooperatives.org/eco-care.html>, a women's co-operative working to protect the environment. The co-op's vision statement: "To provide the highest quality of cleaning service; to preserve the environment; to protect the health of our customers and ourselves; to educate our community about the benefits of environmentally safe cleaning" Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - This summer as you travel around the Maritimes or the eastern United States, be sure to seek out the top quality crafts marketed co-operatively. This week we present a 40-year success story on marketing crafts co-operatively, Waldo County Craft Cooperative in Searsport, Maine <http://www.waldocountymaine.com/craft-co-op.html> and <http://www.mainebridges.com/WaldoCCC.html>

Established in 1964, Waldo County Craft Co-op is one of the oldest craft cooperatives in Maine. Many different craftsmen exhibit here to offer that unique, handmade item. The co-op features jewellery, quilts, primitives, dried flowers, baskets, art, kitchen accessories, painting, dolls, pillows, music, candles, gourds, photography and doll clothes. For more info 307 East Main Street (Route 1) Searsport 207 548 6686 email-waldocountycc@adelphia.net



You CAN Do That the Co-op Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, from the state of Massachusetts, the **Massachusetts Woodlands Cooperative**. It is a forest landowner management, processing and marketing cooperative organized by and on behalf of forest landowners in western Massachusetts. The mission of the Cooperative is to maintain the environment and character of western Massachusetts through the protection, enhancement and careful economic development of one of the region's most plentiful resources, the forest. The work of the cooperative is based on specific values, guided by clear principles, and directed toward business goals identified and supported by its membership. <http://www.masswoodlands.coop>



Co-op Community Bulletin Board

- June 30 - July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif

Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.

- July 7-8, 2006 – 30th Annual Festival of Community Economics Conference, Cape Breton University If you wish to attend, please contact Greg MacLeod at gregmacleod@ns.sympatico.ca or via phone at (902) 567-0000.

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - -Announcing **last week's winner**: Leslie Burrows, Colchester Co-op, NS. All entries in June will be added to the Contest Can and the lucky submission for June will be announced the first week in July. **Last week's answer**: How is it possible to make 8 eights total up to one thousand? $8+8+8+88+888=1000$ **This week's contest**: What are the next two letters in the following series and why? **W A T N T L I T F S _ _** Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

Strawberry-Cran Cooler

A refreshing and thirst-quenching drink for everyone.

2½ cups fresh or frozen sliced strawberries, reserving 4 slices or whole berries for glass decoration

2 cups chilled cranberry juice drink

4 T. honey

½ cup ice

½ cup ginger ale

Combine strawberries, cranberry juice, and honey in blender and run on high speed to puree strawberries. Once berries are smooth, and while blender is running, add ice and allow to blend until smooth. Remove from blender base; add ginger ale. Stir briefly, pour into chilled glasses and decorate with a whole strawberry or slice on the rim of the glass. Serve immediately and enjoy. During June, we will feature recipes with strawberries or salmon, both pleasures of the palate at this time of the year. If you have a recipe for either, please send it to: cooking1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, June 28, 2006.



Week of June 25 – July 1, 2006, Vol. 1, No. 32
Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – “It is wonderful to feel the grandness of Canada in the raw, not because she is Canada but because she's something sublime that you were born into, some great rugged power that you are a part of.” - Emily Carr <http://www.emilycarr.org/> **Happy Canada Day! Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- The credit unions across Prince Edward Island www.peicreditunions.com took up the challenge to become involved in the Canadian Cancer Society Relay for Life by organizing teams and/or supporting an existing team. This "first time" undertaking for credit union employees was a huge success and raised \$23,000. Three relays were held this year, in Kensington - June 2nd, in Summerside - June 9th, and in Charlottetown - June 16th.
- The team project "The Social Economy and Sustainability: Innovations in Bridging, Bonding, and Capacity Building", http://www.sshrc.ca/web/whatsnew/press_releases/2005/social_economy_e.asp is looking for a full-time project co-ordinator. Closing date is July 12 and the contact is Dr. Leslie Brown, Project Director, PH: 902-457-6240, FAX: 902-457-6455; leslie.brown@msvu.ca, Department of Sociology and Anthropology, Mount Saint Vincent University, Halifax, NS B3M 2J6 Start Date: September 1, 2006 Location of work: Mount Saint Vincent University, Halifax, Nova Scotia. Salary: \$40,000 - \$43,000 per annum Term of appointment: one year; renewable up to 3 years
- Mountain Equipment Co-op is once again providing research grants to support wilderness conservation and sustainable recreational land use. The grants range from \$5,000 to \$20,000. You can apply on-line at www.mec.ca The project must be initiated by or undertaken in collaboration with an environmental and/or recreation community organization. The project must have grassroots support. Project goals must be attainable within a one-year grant term. The group must have a strong plan in place to disseminate results, use the research to support the work of other ENGOs and influence land-use decisions and outcomes.
- The 2006 annual general meeting and conference of the Canadian Worker Co-op Federation will be held Thursday, November 16th to Saturday, November 18th, 2006 in Edmonton, Alberta. Keynote speaker will be Javier Salaberria of Mondragon, Spain. He is President of the International Worker Co-op Federation (CICOPA) as well as President of the Basque Federation of Co-operatives in Mondragon and the author of a book on the Social Economy movement. For more information go to www.canadianworker.coop
- York Credit Union's (www.yorkcu.nb.ca) (in Fredericton, NB) General Manager, Dennis Williams, received an intriguing letter recently, advising that on May 16th another York Credit Union (www.ycu.org.uk) launched services to the people of York, England. Credit unions are becoming quite a “phenomenon” in the UK these days. “The development of Credit Unions in the UK is relatively new, following the deregulation of the majority of Building

Societies and the acquisition of the regulatory frame-work by the Financial Services Authority. As a result they have seen the development of larger, more professionally run credit unions based on models taken from established markets, such as Canada. In turn this has led to the UK Treasury taking a more proactive role in the development of the Credit Union movement.” says General Manager Mike Horncastle. Says Williams, “Their GM wrote to us in hopes of receiving a message of support from our York Credit Union (in Fredericton), which they found in an Internet search, for their opening launch celebration. We ensured that the message was a positive one, providing our history of developing a strong Credit Union with 4300 members and \$33,000,000 in assets, including a \$28,000,000 loan portfolio,” advises Williams. In addition, the Fredericton credit union sent along a bag full of “York Credit Union” labeled paraphernalia for the Grand Opening, a print of Fredericton, N.B pottery and maple syrup. It was received with extreme gratitude. “What can I say but WOW!! I feel truly humbled by your, and your team’s generosity.” said Manager Mike Horncastle, York Credit Union, England.



Expanding Your Back Yard - This week, *I will if you will - Towards Sustainable Consumption* <http://www.sd-commission.org.uk/publications.php?id=367> People are willing to make changes but they need leadership from government to do it.



Governing For Tomorrow - ***NEW FEATURE*** Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, *Rolling with Change: Directors of agricultural co-ops learn on the job.* <http://www.mbrservices.com/cooppartners/viewArticle.cfm?ID=1558>



What is Your Vision Statement? - This week’s vision statement comes from Beaver Creek Housing Co-op <http://www.beavercreekcoop.on.ca> “*We are a diverse and affordable housing community that promotes a safe and healthy environment. We depend on each other to contribute to the organization and the life at the co-op. We balance the needs of our community with the needs of each individual. We maintain our strong community and a responsible relationship with the larger community by using co-operative principles and by effectively resolving conflicts.*” Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - More and more workers are looking at the worker co-op model to gain some control over their wages and working conditions. Cooperative Care <http://www.co-opcare.com/aboutus.htm> is a worker-owned cooperative of direct care workers who deliver home care and personal care services to people who are elderly or disabled in rural Wisconsin . The cooperative has a mission that is two fold: to give high quality care that helps people stay in their homes; to provide good jobs that pay fairly, offer benefits, and provide support to home care and personal care workers. The cooperative was incorporated with the State of Wisconsin in June of 2001. It was developed with State of Wisconsin. Today, there are 85 member-owners, all direct care givers. They provide about 3,000 hours of home and personal care each month. For more information <http://www.srph.tamhsc.edu/centers/rhp2010/pdf/access/ltc/CoopCare.pdf>
Or Contact: Cooperative Care, Home and Personal Care Services, Box 620 402 East Main St, Wautoma, WI 54982 or e mail: mcgwin@co-opcare.com



You CAN Do That the Co-op Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, from the state of New Hampshire, the New Hampshire Electric Co-op: <http://www.nhec.coop/>. This electric co-op partners with a variety of member businesses to offer its members discounts on fun activities and services.



Co-op Community Bulletin Board

- June 30 – July 2, 2006 - 60th Annual Congress and General Assembly of the Conseil Canadien de la Coopération (CCC), in Chéticamp, Nova Scotia. Le Conseil Coopératif Acadien de la Nouvelle-Écosse is currently helping CCC with the various preparations of the congress.
- July 7-8, 2006 – 30th Annual Festival of Community Economics Conference, Cape Breton University If you wish to attend, please contact Greg MacLeod at gregmacleod@ns.sympatico.ca or via phone at (902) 567-0000.

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - **Last week's winner:** Ron Levesque, NB. **Answer:** --Next letters in the series: A and W - they stand for "And Why"... And complete the series of letters that are the first letter in each word of the question. **This week's contest:** Rearrange the letters in these 2 words to make one important word: overcoat pie. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca



It' s Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook. Want to try a low cal dessert with the season's fresh berries?

Fresh Strawberry Pie

2 cups graham cracker crumbs

1/2 cup butter, reduced-calorie

2 cups fresh strawberries, sliced

1 1/2 tablespoons cornstarch

4 packages Sweet 'n Low sweetener, or Equal

3/4 cup unsweetened pineapple juice

Melt butter over low heat. Add graham cracker crumbs. Mix well. Press mixture on bottom and sides of 9-inch pie pan that has been sprayed with vegetable spray. Wash and slice strawberries. Mix cornstarch with 1/4 cup pineapple juice. Cook over low heat until thickened and clear, stirring constantly. Add remaining pineapple juice and stir until thick. Remove from heat and add Equal. Stir in fruit. Spoon into graham cracker crust. Chill. Serve with low-calorie whipped topping, if desired. In **July**, we will feature light, easy summer food. If you have a recipe that fits, please send it to: cooking1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca

- *To the good folks at “Co-op Circles” and the Rising Tide Cooperative, I’ve just learned of your newsletter and wanted to share with your readers something that may have never been done with a cooperative, let alone a worker cooperative like ourselves. Specifically we have, in conjunction with a local, socially responsible bank, launched a unique Certificate of Deposit where the funds raised are dedicated for our use. This could be an exciting new tool to: enable individuals to invest in the co-op economy, raise capital for the co-op sector, even while protecting the independence of co-ops, raise the capital necessary financing Fair Trade imports, which currently maybe one of the weaker links in the Fair Trade supply chain. At least within the U.S. we do not think this has been done by any company (co-op or conventional), and we have not heard of it being done in other countries either (though we’re less sure about that.)...you can go straight to the information page on our website at: www.equalexchange.com/eecd, Sincerely, Rodney North, Co-op Member, Board Director, Equal Exchange*



Co-op Circles is part of Rising Tide Co-operative’s commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next Co-op Circles: Wednesday, July 5, 2006.



Week of July 2 – July 8, 2006, Vol. 1, No. 33

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings - “Another flaw in the human character is that everybody wants to build and nobody wants to do maintenance.”- Kurt Vonnegut, Jr. <http://www.vonnegut.com/> Openings is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- Central Credit Union in O’Leary, <http://www.peicreditunions.com/oleary/> Prince Edward Island, recently named **Keith Gorrill** as Member of the Year, (member since 1970). Keith was born, and grew up in the community of Glenwood. He worked on the family farm until 1956 when he married and went into farming on his own. Keith started working for Co-op Insurance in 1973 and worked for them as an agent for over 28 years until his retirement. He is very involved in community and the co-operative sector, having served as President on the boards of both the O’Leary Co-op and Central Credit Union. Keith helped establish community pastures in both Cape Wolfe and Roxbury and served as their board secretary for 28 years.
- Credit Union Central of New Brunswick www.creditunion.nb.ca has announced the appointment of **Paul Paruch** to the position of Vice-President, Operations and Development. Paul joins CUCNB from Credit Union Central of Nova Scotia, where he has worked for the past ten years, most recently in the role of Consultant, Credit Union Services. Prior to joining CUCNS, Paul was employed with League Data, giving him a total of fourteen years in the Credit Union system. Paul holds a Bachelor of Business Administration from University College of Cape Breton, and was a past participant in the World Youth Credit Union Program. Paul will be commencing his duties on July 17.
- The first ever **Apple Blossom Idol** was held at Kentville Memorial Park in Kentville, NS, on June 1st and even the threat of inclement weather didn't stop the crowd from coming. Valley Credit Union played a big part in getting the event off the ground. www.valleycreditunion.com Magic 94.9 hosted the show and Telus was on hand for people to text message or e-mail votes for his/her favourite singer. Laura Roy was named the winner of the Apple Blossom Idol and Teryn Fuge was announced as the People’s Choice Award winner. For photos from the event, go to the credit union’s Web site.



Expanding Your Back Yard – This week, *Bumper crop of local alternatives are growing food security and community* <http://www.vueweekly.com/articles/default.aspx?i=4042> Creating sustainable, local food options



Governing For Tomorrow – ***NEW FEATURE*** Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, **Tune-Up Your Meetings** Periodic analysis is necessary to ensure that cooperative

board meetings are efficient, effective and productive
<http://www.rurdev.usda.gov/rbs/pub/may03/meeting.html>



What is Your Vision Statement? – This week's Vision Statement comes from **Heritage Credit Union** with branches in Dartmouth, Fall River, Milford, Sackville, Sheet Harbour and Upper Stewiacke. "Our vision is to be socially responsible leaders in dealing with the needs of people and their communities while applying Co-operative principles." <http://www.heritagecu.com>
Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - Many co-ops have such diverse products and sidelines that it is an education to just read their Web sites. Have a look at Grange **Co-op** <http://www.grangecoop.com/index.html> founded in 1934 with 99 members. Today Grange Co-op has approximately 3,500 members, comprised of agricultural producers from southern Oregon and northern California You can find out about the patronage rebate for members and non-members, <http://www.grangecoop.com/membership.html>, and about their new Myrtle woodworking business <http://www.grangecoop.com/myrtlewoodgallery.html> For more information, e-mail farm@grangecoop.com or contact 89 Alder Street, Central Point, OR 97502 541-664-1261, farm@grangecoop.com



You CAN Do That the 'Co-op' Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, from the state of Vermont, the Energy Co-op of Vermont: <http://www.vcec.org/> It is a member-owned organization, founded in September 2000 by a group of Vermont residents concerned about rising energy costs. Its mission is to offer Vermonters attractive energy choices at fair prices, to be financially successful, to supply members with an optimal mix of fossil fuels, cleaner-burning fuels, renewables and energy efficiency services, and to build a reputation for dependable and respectful service. Currently, it delivers fuel oil and kerosene to over 2,100 members in Chittenden and Lamoille Counties, southern Grand Isle County and the Montpelier area of Vermont.



Co-op Community Bulletin Board

- July 7-8, 2006 – 30th Annual Festival of Community Economics Conference, Cape Breton University If you wish to attend, please contact Greg MacLeod at gregmacleod@ns.sympatico.ca or via phone at (902) 567-0000.
- Oct. 15-21, 2006, Co-op Week: Own Your Future!
- October 19, 2006 – Credit Union Day
- Nov. 16-18, Canadian Worker Co-op Federation Annual Meeting, Edmonton, AB, www.canadianworker.coop

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week – Announcing last week's winner: **David Day** from N.B. All entries in July will be added to the Contest Can and the lucky submission for July will be announced the first week in August. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca The winner for the month of June was **Joyce Humble**, Capital Credit Union, Fredericton, NB. **Last week's answer:** Cooperation = Unscramble the words overcoat pie **This week's contest:** Two cars are racing around a circular track. The black and white

(police-like) car is larger and heavier but the driver is more experienced. It is a Ford Crown Victoria with a 427 police interceptor motor. He can ride once around the track in 6 minutes. The green and red (Co-op colors) car is driven by a spirited and innovative person. The car is a Ford Mustang with a Saleen conversion package. He can complete the track in 4 minutes. How many minutes will it take for The Co-op Car to lap the Black and White Car? (For our readers who are car fans: This week in Moncton <http://www.atlanticnationals.com/> Send your answer to contest1@nbnet.nb.ca



It's Easy to Cook - We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite.

Those who contribute recipes will be eligible to win a cookbook.

In July we will feature the fresh veggies just coming in season here in Atlantic Canada.

Herbed New Potatoes with Fresh Peas

2 lbs. new potatoes

Boiling water

1 1/4 tsp. salt

1 lb. fresh green peas (precooked)

1/2 tsp. ground basil

1/8 tsp. freshly ground black pepper

2 tbsp. butter

1/4 c. light cream

Fresh parsley for garnish

Scrape the potatoes and place in a saucepan with 1/2 inch boiling water and the salt. Cover and boil until done, about 25 minutes. Shake the pan occasionally. Five minutes before the potatoes are completely cooked, add the peas and basil. When the peas are heated through, remove from heat and drain if necessary. Add the pepper, butter and cream and heat a few seconds. Turn into a serving dish and garnish with fresh parsley. Serve immediately! If you have a recipe that fits, please send it to: cooking1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, July 12, 2006.



Week of July 9 – July 15, 2006, Vol. 1, No. 34

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings - “Co-operative enterprises provide the organizational means whereby a significant proportion of humanity is able to take into its own hands the tasks of creating productive employment, overcoming poverty and achieving social integration.” - [Boutros Boutros-Ghali](#)
www.un.org/Overview/SG/sg6bio.html **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- The City Of Charlottetown did not act on the PEI Environmental Health Co-op’s request to ban cosmetic pesticides even though they had a petition with more than 4,000 signatures. The Co-op was told only the province can take such action
http://www.organicpei.com/index.php?page/coop_newsletter
- “Own Your Future” is the theme for **2006 Co-op Week** celebrations. More than 10 million Canadians and 800 million people around the world have discovered the co-op difference. The 9,500 co-ops and credit unions in Canada have combined assets in excess of \$175 billion and employ approximately 155,000 people. Worldwide co-ops employ 20% more people than all the multinationals combined. www.coopsCanada.coop
- The Newfoundland and Labrador Federation of Co-operative’s (www.nlfc.com) 2006 Annual General Meeting and Co-op Conference will be held at the Baie Vista Inn, Baie Verte NL, September 15th - 16th, 2006. The co-operative sector in Newfoundland and Labrador plays a significant role in provincial economic development and local community empowerment. Co-ops have helped thousands of people become stakeholders of self-sustaining enterprises that were designed to meet their economic and social needs. Currently, there are over 60 co-operatives operating in the province, with approximately 57,000 co-op members. Together, they employ over 1,400 people and have sales in excess of \$132 million dollars (1998). For further information, please contact Lisa Hynes at 709-726-9431 or email lwall@nlfc.nf.ca.



Expanding Your Back Yard - This week, **Ten Stories That Desperately Need to Be Told** - politics, murder and sex scandals still take precedence over poverty, peace-building or economic development, by Thalif Deen

<http://www.globalpolicy.org/soecon/develop/2006/0515tenstories.htm>



Governing For Tomorrow – Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, a leadership self-assessment tool from the Canadian Co-operative Association. It helps users to evaluate their leadership competencies.

www.coopsCanada.coop/pdf/Governance/Tools/CompetencyProfileENG1.pdf



What is Your Vision Statement? - This week, Alternatives Federal Credit Union in Ithaca, New York says its vision is “to build wealth and create economic opportunity for underserved people and communities.” <http://www.alternatives.org/mission.html> Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - As we have noted in our *Co-op Community Bulletin Board*, the Global Microcredit Summit 2006 will be held from November 12-15, 2006 in Halifax, Nova Scotia. More than 2,000 delegates from over 100 countries are expected to participate - <http://www.microcreditsummit.org/> Many people who attend will be bringing or looking for a co-operative option to poverty reduction. During the weeks leading up to the summit, we will feature different examples of Microcredit as we all learn together how this type of activity might apply to co-operatives and community and collectively owned businesses, in developed and developing countries. Microcredit is often known in North America as microenterprise development. It is the practice of extending small loans and other support to low-income people to help them create their own employment <http://www.pbs.org/toourcredit/home.htm> Microenterprise is an especially important option to women who often face the two-fold task of being a parent and earning a living. In the United States, three out of every four microentrepreneurs are women.
<http://www.microcreditsummit.org/aboutmicrocreditsummit.htm#women>



You CAN Do That the Co-op Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, **Weaver Street Market** in North Carolina. Its mission is a vibrant, sustainable commercial center for its community of owners and potential owners, which is

- Cooperative - control and profits stay within the community
- Local - maximizes local resources to meet local needs
- Ecological - works in harmony with the environment
- Primary - provides for basic community needs
- Fair - mutually beneficial and non-exploitative
- Inclusive - accessible to the whole community
- Interactive - creates opportunity for community interaction
- Empowering - enables fulfilling work and customer experiences
- Educational - develops an informed community
- And is reliant on community support - to purchase goods and services, invest in the cooperative, and participate in governance.

<http://www.weaverstreetmarket.com/about/wsm.php>



Co-op Community Bulletin Board

- Co-op Week - October 15-21, 2006
- Credit Union Day - Thursday, October 19, 2006
- Nov. 12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- Nov. 16-18, Canadian Worker Co-op Federation Annual Meeting, Edmonton, AB, www.canadianworker.coop

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week -Announcing last week's winner: Bonnie McCutcheon, from N.S. All entries in July will be added to the Contest Can and the lucky submission for July will be announced the first week in August. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca **Last week's answer:** The police like car is slower – 1 lap in 6 minutes. During the time it takes the police like car to do 1 lap, the co-op car has done 1.5 laps. The police like car takes 12 minutes to do two laps. The co-op car can do three laps in this time, so it will take twelve minutes for the co-op car to lap the police like car. **This week's contest:** Each group of words has one four letter prefix that fits in front of them to form another word or phrase. Can you figure out which word applies to each group?

1. Nail, man, out, ten
2. Sick, work, room, plate
3. Do, up, shift, believe
4. Range, shot, horn, bow
5. Back, baked, way, hour
6. Dress, band, ache, rest
7. Chair, jump, light, rise
8. Note, print, ball, step
9. Arm, fly, works, sale



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite.

Those who contribute recipes will be eligible to win a cookbook.

In July we will feature the fresh veggies just coming in season here in Atlantic Canada.

This is a bit of a novel salad that is pretty in the bowl and delicious with fresh garden beans. It is usually served warm but is just as tasty, cold.

Green Bean Salad

2 lbs. fresh green beans, trimmed.

1/2 cup oil

4 tablespoons lemon juice

1 teaspoon salt

1/2 teaspoon pepper

1 cup sweet white onions, thinly sliced

1/4 cup sliced stuffed green olives

Cook the green beans in a large pot of boiling water until tender. Drain well. In a large bowl, combine the oil, lemon juice, salt, and pepper; stir well. Add the sweet onions, green olives, and hot beans and toss until coated. Serve immediately. If you have a recipe using vegetables picked fresh from your garden, please send it to: cooking1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.
Next *Co-op Circles*: Wednesday, July 19, 2006.



Week of July 16 – July 22, 2006, Vol. 1, No. 35

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – “No race can prosper until it learns there is as much dignity in tilling a field as in writing a poem.” - Booker T. Washington <http://www.nps.gov/bowa/home.htm> **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- NBTA (New Brunswick Teachers' Association) Credit Union <http://www.nbtacu.nb.ca/> has, in addition to its Adopt-A-School Program, held a draw for a donation towards a Safe Grad activity. Grand Manan Community School was the lucky winner. NBTA Credit Union's Adopt-A-School Program is an ongoing program. Each and every month one school in the New Brunswick system is drawn to receive a cheque in the amount of \$200 to be used in whatever means they see fit.
- The Honourable Chuck Strahl, Minister of Agriculture and Agri-Food and Minister for the Canadian Wheat Board has announced \$11 million in funding initiatives designed to ensure farmers and rural communities have opportunities to participate in and benefit from increased Canadian biofuels production. The government is also supporting biofuels opportunities through a one-time \$1 million dollar addition to the existing Co-operative Development Initiative (CDI). This funding will provide support to individuals, groups and communities wishing to develop co-operatives as a way to take advantage of opportunities associated with biofuels and other value-added activities. The CDI is designed to help Canadians develop co ops, conduct research and test innovative ways of using the co-operative model to take advantage of opportunities and challenges facing their communities. The Government of Canada believes the co-operative model is a useful tool that can empower farmers to participate in value-added initiatives such as biofuels. Some biofuels projects in Canada are already being developed as co-operatives, while a majority number of U.S. biofuel facilities are farmer-owned co-operatives. This additional funding will allow the Co-operatives Secretariat within AAFC to partner with the co-operative sector to provide specialized and expert assistance to farmers, groups and communities that wish to explore using the co-operative model as a way to participate in value-added opportunities such as biofuels. For more information go to: www.agr.gc.ca/acaaf/.
- The Canadian Community Investment Network Cooperative is looking for an executive director from mid-September, 2006 to early November, 2007 (maternity leave). The location is flexible and deadline is August 7th. The Canadian Community Investment Network is a national co-operative of community loan funds, social enterprise funds, co-op funds, micro-loan funds and financial institutions with community financing programs. The Canadian Community Investment Network Cooperative's (CCINC) mission is to strengthen the capacity of our members to expand access to capital and support services for social economy enterprises and economically and socially excluded individuals and communities across Canada. More information on the network is available at www.communityinvestment.ca



Expanding Your Back Yard – This week, Sweden plans to be world's first oil-free economy
<http://www.guardian.co.uk/oil/story/0,,1704954,00.html>



Governing For Tomorrow – Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, Meetings, Meeting Climate Survey, Board Attendance and Motions <http://www.vcn.bc.ca/volbc/governance/m.html>



What is Your Vision Statement? – This week, the Public Service Credit Union in St. John's, NL, is a co-operative financial institution, owned by its members, including spouses and dependents. Members are employees and former employees of the Provincial, Federal, Municipal Governments, and all institutions funded by government. <http://www.pscu.ca/about.htm> Its vision statement is “*the Public Service Credit Union desires to be the preferred choice for all the financial needs of its members.*” Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links - When I was growing up, I visited relatives in Colorado and when I was looking for information this week on Biodiesel fuels, I came across Blue Sun Biodiesel www.gobluesun.com which has established a position of leadership in the industry. It's a producers' co-operative. Blue Sun's approach to biodiesel production differs from that taken elsewhere in the United States to date. It was founded in 2001 to be leaders in the growing market for premium biodiesel. The company is engaged in all phases of biodiesel production, from agricultural research and development, to fuel processing, distribution, and value-added customer service. For additional information, check the web site and the following links: http://www.biodieselmagazine.com/article.jsp?article_id=648 Blue Sun Biodiesel promotes an environmentally friendly strategy to replace petroleum-based fuels with biodiesel, a renewable vegetable oil-based fuel. It has opened diesel fueling stations in 14 Colorado cities and is building a Colorado plant capable of annually generating 3 million gallons of biodiesel fuel, an initial capacity that can be expanded. Blue Sun Producers, which currently has more than 40 member-producers from Colorado, will be offering memberships this year to farmers throughout the region as far north as Montana. Blue Sun has an affiliated co-op exclusive to Nebraska which is actively seeking more members from that state. This year, the co-op harvested its first big rapeseed crop; more than 3 million pounds.



You CAN Do That the 'Co-op' Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, **Central Alabama Electric Cooperative** <http://www.caec.com/>. Central Alabama Electric Cooperative is a not for profit, member-owned electric distribution utility serving more than 38,000 members in a 10-county area of central Alabama, just north of Montgomery. The cooperative is a \$129 million company with 5,400 miles of line serviced by 120 employees.



Co-op Community Bulletin Board

- October 15-21 - Co-op Week
- October 19, 2006 - Credit Union Day
- Nov. 12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>

- Nov. 16-18, Canadian Worker Co-op Federation Annual Meeting, Edmonton, AB, www.canadianworker.coop

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week –Announcing last week’s winner: **Mary Alice Brown** from NB. All entries in July will be added to the Contest Can and the lucky submission for July will be announced the first week in August. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca **Last week’s answers:** Each group of words has one four letter prefix that fits in front of them to form another word or phrase. Can you figure out which word it is for each group? 1.(Hang) Nail, man, out, ten 2.(Home) Sick, work, room, plate 3.(Make) Do, up, shift, believe 4.(Long) Range, shot, horn, bow 5.(Half) Back, baked, way, hour 6.(Head) Dress, band, ache, rest 7.(High) Chair, jump, light, rise 8.(Foot) Note, print, ball, step 9.(Fire) Arm, fly, works, sale

This week’s contest: How is it possible to cut a coin into twelve equal pieces with only four cuts, and without piling any of the pieces onto each other before making the cuts?



It’s Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

Cocoa-Berry Yogurt Tarts

(Makes 6 servings; Prep time: 10 minutes) Recipe courtesy of 3-A-Day of Dairy
www.3aday.org

- 1 1/2 cups low-fat vanilla yogurt
- 1 1/2 cups reduced-fat ricotta cheese
- 2 tablespoons sugar
- 2 tablespoons unsweetened cocoa powder
- 6 graham cracker tart shells
- 3/4 cup strawberries, sliced (raspberries or blueberries also can be used)

DIRECTIONS: Mix yogurt, ricotta, sugar and cocoa powder thoroughly with whisk until creamy. Spoon 1/6 mixture into each tart shell and top with sliced strawberries. If you have a recipe using vegetables picked fresh from your garden, please send it to: cooking1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative’s commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, July 26, 2006.



Week of July 30 – August 5, 2006, Vol. 1, No. 37
Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – *“I believe in competition. Co-ops allow me to compete through cooperation with people who have similar ideals and goals. Co-ops enable me to own part of the business, express my views, and use the added market power to help me to compete as an individual. Co-ops provide us a win-win opportunity in our ever challenging world.”* – Roger Arthur, Allamakee-Clayton Electric, Inc. www.acrec.com **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- This June, **Eagle River Credit Union**, through the generosity of its customer-owners, made a donation of **\$7000** <http://www.eaglerivercu.com> to the Jane way Children’ s Hospital. It is the only one of its kind in Newfoundland and Labrador, and serves sick children from the entire province. From June to June each year, Eagle River Credit Union staff members sell t-shirts, chocolates, and balloons, and host various other fundraisers in support of the Janeway. Funds generated are used to purchase new equipment and life-saving technology.
- One of the groups featured at this weekend's Evolve festival <http://www.evolvefestival.com/> in Antigonish County is the Antibalas Afrobeat Orchestra from New York City www.antibalas.com This Brooklyn-based cooperative (“anti-bullets” or “bulletproof” in Spanish) has carried the Afrobeat torch ignited by the late Nigerian singer and activist Fela Anikulapo-Kuti. Their sound combines highlife, jazz, funk, and traditional West African rhythms informed with messages of political and spiritual evolution. Antibalas has opened for James Brown, No Doubt, Wyclef Jean, Trey Anastasio and more. They have appeared at many of rock’ s best-known venues: Irving Plaza in New York, the Fillmore in San Francisco, and the Metro in Chicago. Elizabeth May will also be featured as a keynote speaker at
- Credential Direct® was ranked Canada's Top Online Broker, garnering eight top honours in the Q4 2004 Watchfire GómezPro Canada Online Brokerage Scorecard: #1 Best Online Broker, #1 for Best Cost, #1 for Life-Goal Planners, #1 for One-Stop Shoppers, #2 for Active Traders, #2 for Serious Investors, #2 for Relationship Services and #2 for Ease of Use. Watchfire GómezPro noted that Credential Direct had the tools to appeal to a diverse range of investors. Credential Direct® is owned by the credit union system. To find out more about Credential Direct®, go to <https://www.heritagecu.com/SignIn/CredentialDirect>
- The board, management and staff at Valley Credit Union recognize the need to be responsive to their customer-owners. The environment in which credit unions operate has changed drastically over the past five years and this incredible pace of change is not showing signs of slowing down. Valley Credit Union has chosen to be proactive in dealing with these changes. The credit union's management will be conducting a customer-owner telephone survey from August 7 through September 15 to ask its customer-owners to provide honest feedback about the service levels of the credit union and the direction it should proceed in the future.

Management is also interested in collecting feedback on the products and services the credit union offers. The surveys are completely confidential and Valley Credit Union is offering three \$100 draws for your valuable time and assistance.

[http://www.valleycreditunion.com/web?service=direct/1/ViewEventCalendar/PortletsRegular/\\$DirectLink\\$0&sp=S976](http://www.valleycreditunion.com/web?service=direct/1/ViewEventCalendar/PortletsRegular/$DirectLink$0&sp=S976)

- The **Credit Union Atlantic** 13th Annual Fall Classic returns this year, on Thursday October 5th, to Oakfield Golf and Country Club in Oakfield, Nova Scotia. The tournament begins with registration, refreshments and the first opportunity to network with other participants. The day continues with 18 picturesque holes of golf in a shotgun format on the beautiful and challenging Oakfield Golf Course. Following will be a reception, silent auction, full course dinner and prizes for the top three teams. This will be an action-packed, fun-filled day of laughter, socializing, fresh air, sunshine and a fantastic opportunity to meet old friends and make new ones all in support of Junior Achievement of Nova Scotia. Credit Union Atlantic is very proud that all funds raised will be used to assist Junior Achievement of Nova Scotia. Junior Achievement was formed in 1919 and established its first presence in Nova Scotia in 1969 with the assistance and support of the Halifax Board of Trade. Junior Achievement's mission is to inspire and educate young Nova Scotians to experience free enterprise, understand business and economics, and develop entrepreneurial and leadership skills. Each Junior Achievement program introduces students to new career opportunities, while teaching them to think like entrepreneurs. For sponsorship opportunities, please contact Terry Moore at 492-6515. To download a registration form, go to <http://www.cua.com/aboutcua/news10.cfm> and email completed form to CUAfallclassic@zed.ca, or fax to directly to (902) 422-6715.
- Fifteen \$500 **OMISTA Credit Union** bursaries were awarded in June to owners, children of owners, or grandchildren of owners from area high schools or eligible post-secondary institutions. The OMISTA Credit Union Bursary Program is designed to assist students in financial need. Secondly, bursaries are awarded on the basis of leadership, not only in academic pursuits but also in citizenship and volunteer activities. For more information and a list of winners go to: http://www.creditunion.nb.ca/cu_omista_credit_union.htm.



Expanding Your Back Yard - This week, a visit to **Farm to Table** <http://www.farmtotable.org/> Through this Web site, you can connect to top New York State farmers and vintners, and find out how and where to buy their products. It introduces you to farmers markets statewide, and great restaurants and stores where you can savor local products. While you're here, you can read up on important food and environment news from all over the globe.

Governing For Tomorrow – Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, ***The Governance Ideabook: First Edition*** - The principles of good governance practices transcend national boundaries and corporate traditions. This paper examines 12 award-winning case studies in board governance and offers invaluable advice from leading public and private sector organizations. The Conference Board of Canada has led research in governance and board issues for nearly three decades. Two years ago, the Conference Board/Spencer Stuart National Awards in Governance were established to seek out innovations and excellence in board governance, by showcasing leading Canadian examples.

<http://www.conferenceboard.ca/documents.asp?rnext=403>



What is Your Vision Statement? - This week, Alterna Savings Credit Union in Toronto. Its vision: *To be the leader of co-operative financial services.*

<http://www.cscoop.ca/AboutUs/VisionMissionValues.asp> This credit union recently presented its first ever Alterna Savings Social Responsibility Award. It went to Christine Anawati, a native of Sturgeon Falls and third-year commerce student at the University of Ottawa School of Management. The award recognizes a student at the School of Management who demonstrates exceptional leadership in social responsibility. Anawati was recognized for her outstanding contribution to the university community through active volunteerism. She led a team that succeeded at raising the number of on-campus volunteers by 50 per cent, training thousands of on-campus volunteers, and compiling a Guide Handbook for upper-year students who help orient new students to life on campus. Send your co-operative or credit union **vision statement** to News1@nbnet.nb.ca



Co-op 101 Educational Links – Filmmakers' co-operatives are found in at least three of the Atlantic provinces. Newfoundland Independent Filmmakers Co-op (NIFCO)

<http://www.nifco.org/about.asp.html> was founded in 1975 by a group of filmmakers who wanted to ensure that the means of film production were available to artists working in the province. Situated in historic downtown St. John's, the Newfoundland Independent Filmmakers Co-operative is an association of independent filmmakers. Members originate and execute film projects using NIFCO equipment and facilities. In addition to these primary objectives, NIFCO also sponsors research projects and publications dealing with film in the province, brings to local audiences a refreshing view of independent film by artists from other areas, assists members to obtain production financing for their films and works with other artists and arts groups and institutions to encourage the development of indigenous cultural expression; For more information : admin@nifco.org or write: 40 Kings Road, St. John's, NL A1C 3P5 Canada, Phone:(709) 753-6121, Fax:(709) 753-5366.



You CAN Do That the Co-op Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, from Fairbanks, Alaska, the Golden Valley Electric Association <http://www.gvea.com/index.php> incorporated as a nonprofit rural electric co-operative in 1946. Today the co-op serves 90,000 interior residents of Alaska at over 39,590 service locations. Originally the electric co-op was formed to help support the development of the agricultural industry in Interior Alaska. Some of the projects GVEA is currently involved with include an alternative energy working group, which was formed to explore the possibilities for generating alternative energy sources that meet the needs of its members.



Co-op Community Bulletin Board

- September 7-10 - Atlantic Co-operative Youth Leadership Camp in Cape George, Cape Breton, NS. This seminar is hosted by the East Coast Credit Union. ACYL is for youth between the ages of 16-18. Applications are accepted on a first-come, first-served basis and people are encouraged to register early to avoid disappointment. For more information, contact Carole Findlay at (506) 862-0737 or leadership@acyl.coop or drop in for a visit at www.acyl.coop
- September 15-16 - Newfoundland and Labrador Federation of Co-operatives AGM, Baie Verte, NL

- October 1-3 - National Lending Conference - This event will include keynote speakers, informative workshops and networking opportunities. Once again, the Canadian Credit Union Central will be developing the conference program through the National Lenders Policy Committee to ensure that the content is relevant to credit union leaders. Registration packages were distributed to credit unions in mid-June. For more information please contact Edith Wilkinson at Canadian Central, (416) 232-3421, wilkinsone@cucentral.c
- October 5-8 - Atlantic Co-operative Youth Leadership seminar hosted by Carleton Co-op in Florenceville, NB. For further information, contact Carole Findlay at (506) 862-0737 or e-mail: leadership@acyl.coop
- October 15-21 - Co-op Week
- October 19, 2006 - Credit Union Day
- Nov. 12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- Nov. 16-18, Canadian Worker Co-op Federation Annual Meeting, Edmonton, AB, www.canadianworker.coop

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Announcing Week 36 winner: Kerniel Aasland from Alberta . Kerniel's name was also drawn from all the July entries as the Lucky winner for the month .

Congratulations!! All entries in August will be added to the Contest Can and the lucky submission for August will be announced the first week in September .. Contest entry deadline each week is Tuesday 12 noon. Send your answer to contest1@nbnet.nb.ca **Week 36 Contest:**

How is it possible to cut a coin into twelve equal pieces with only four cuts, and without piling any of the pieces onto each other before making the cuts? **Answer:** As suggested by our winner, use three straight cuts to divide the coin into sixes. The fourth cut is a circle, inside the diameter of the coin and done in a way that all the finished pieces are of the same size – although not the same shape – so the circular cut chops the 1/6ths to 1/12ths and would be made at about 7/10ths of the radius of the coin away from the center The exact cut location found using a formula - radius of cut = square root of (half the area of the coin divided by Pi) **This week's contest:**

Determine the one word that can be inserted in both spaces in each sentence. The meaning and pronunciation of the word in the two locations are different. Example: The supervisor was asked to ___ the ___ to the retiree Answer: present

1. She shed a ___ over the ___ in her expensive evening gown.
2. A ___ is a ___ portion of the entire year
3. He ___ a rope around his leg to stop the ___ from bleeding..
4. It was easy to ___ class because the student's ___ was excellent.
5. The farmer was able to ___ better ___ than anyone else.



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite.

Those who contribute recipes will be eligible to win a cookbook. Here is a recipe to try with the various fresh greens arriving at Farmers' markets or in your own garden. I tried it with a local delicacy called samphire greens. Samphire is a leafless plant with dark green or reddish branching stalks that look and taste like seaweed. In fact, it is sometimes mistakenly sold as a seaweed, even though it is a marsh plant native to the coastal areas of the Bay of Fundy. It is usually gathered, and very rarely cultivated, and only the young tender plants are suitable for eating. It has a salty, crisp texture and flavour. The plant should be harvested by breaking or

snapping off the stems and not by pulling up the whole plant, which destroys it. For a picture see <http://juniormint1.blogspot.com/2006/07/samphire-greens.html>

Wilted greens

3 tablespoons olive oil

3 pounds beet greens or spinach, trimmed, washed and torn into 1-inch pieces (or Samphire precooked and cleaned)

1/3 cup white wine vinegar

3 tablespoons granulated sugar

Salt and freshly ground pepper

2 tablespoons unsalted butter

In a large heavy pot, heat olive oil over moderately high heat. Add greens and toss to coat. Add vinegar and sugar. Toss to combine, cover, and simmer for 10 to 15 minutes until tender (less time for Samphire as they are already cooked). Season to taste, with salt and pepper. Transfer to serving dish and top with butter. If you have a recipe using vegetables picked fresh from your garden, please send it to: cooking1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca

- *Can you please change my contact info? thanks for this great resource! L.*



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, August 9, 2006.



Week of Aug. 6 – Aug. 12, 2006, Vol. 1, No. 38
Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – *“If he thinks about it at all, he will soon discover that his problems will be solved when he solves them and not until then. He will realize that devoting his spare time to study and the creation of institutions that minister to his needs are as much his business as any other activities of his life. There is no royal road to his better world. It involves hard work and the use of his intelligence.”* – From The Study Club Way of Adult Learning, published by the St. Francis Xavier University Extension Department, 1939. **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- **Reddy Kilowatt Credit Union** in St. John’s, NL, is celebrating 50 years of service to its member-owners in 2006. As a credit union, it has grown from \$85 in assets to more than \$17million today. It has been a year to celebrate with special thank yous to current and past directors and committee members and area representatives, who volunteer their time and expertise. It has also been a year to thank = management and employees, past and present, particularly Jeff Cook, who was manager for more than 20 years. Special contests, celebration events and articles about the many successes that Reddy Kilowatt has experienced over the years are being highlighted. <http://www.reddyk.net/>
- Nova Scotia credit unions are champion sponsors of the Nova Scotia Hearing and Speech Charity Classic golf tournament. This annual tournament is the primary fundraising tool for the Nova Scotia Hearing and Speech centers. It annually raises close to \$60,000 which is used by the Nova Scotia Hearing and Speech Foundation to assist these Centres throughout the province, with their expenses. They are located in 29 communities and serve 100,000 Nova Scotians of all ages who face communication difficulties due to hearing, speech or language impairment. <http://www.ns-credit-unions.com/default.asp?mn=1.20.39>
- **Mountain Equipment Co-op (MEC)** has published its most comprehensive report to date on its ethical sourcing program. The [2005 Ethical Sourcing Report](#) marks another step towards transparency and explains how the outdoor retailer intends to influence sourcing practices in Canada and beyond. “Our goal in the Canadian setting is to move the discourse beyond policing and auditing to the causes of non-compliance,” said CEO Peter Robinson. “The report speaks directly to these larger issues.” MEC conducted 27 factory audits of its house-brand contract factories in 2005. The audits revealed a total of 218 deficiencies; over half concerned health and safety issues. Wages and benefits and a category that includes lax enforcement and ignorance of standards and regulations were other major areas of deficiency. In 2005, MEC-brand products were manufactured by 63 factories in 17 countries. Canadian factories produced 42.5 per cent of MEC-brand goods and accounted for approximately 16 per cent of deficiencies.
- Presentations and other material from the National Community Investment and Corporate Social Responsibility Forum, held May 31 – June 2 in Winnipeg, have been posted to the

Community Involvement section of the Canadian Co-operative Association's website at www.CoopsCanada.coop/issues/community.html. The forum, entitled *Working Together to Make a Difference*, brought together representatives from co-operatives, credit unions, and community investment organizations from across Canada to explore opportunities for leadership and collaboration to build stronger communities.

- [Co-operators General Insurance Company](#) announced its second quarter financial results. For the period ending June 30, a consolidated after-tax net income of \$49.6 million was reported compared with the \$32.4 million profit for the same period in 2005. "We are pleased with our continuing strong financial performance and we are well positioned to absorb what we expect to be an active summer storm season," said Kathy Bardswick, president and CEO of The Co-operators. "Our balance sheet is strong and we note that we have now surpassed the \$1 billion mark in total capitalization."



Expanding Your Back Yard - This week, *The Future of SRI* by Coro Strandberg http://www.corporateknights.ca/content/page.asp?name=coro_strandberg - Has there been progress toward sustainability in the socially responsible investing industry?



Governing For Tomorrow - Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, **Member Linkage:**

Getting Input from the Silent Majority http://www.cdsus.coop/Fall2001.html#Fa01_2



What is Your Vision Statement? - This week, from the **Newark Community Cooperative** in New Jersey: *We, the members of the Newark Community Cooperative, seek to be a community that is human, healthful, and responsible, that is based on ecological, holistic, and cooperative principles, and that supports each of us as independent, free-thinking members of a democratic organization. Cooperation is the key.* <http://www.newarknaturalfoods.com/aboutus/vision.html>
Send your co-operative or credit union **vision statement** to News1@nbnet.nb.ca



Co-op 101 Educational Links - This week, some interesting information about our forests from Co-op America. It is a not-for-profit membership organization founded in 1982. Its mission is to harness economic power—the strength of consumers, investors, businesses, and the marketplace—to create a socially just and environmentally sustainable society.
<http://www.coopamerica.org/programs/woodwise/>



You CAN Do That the Co-op Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, from Camden, Arkansas, the **Ouachita Electric Co operative** <http://www.oecc.com/content.cfm?id=2046>. Approximately 440,000 homes, farms, businesses and industries are served by the 17 electric distribution cooperatives in Arkansas, which provide affordable, dependable electricity.



Co-op Community Bulletin Board

- September 7-10 - Atlantic Co-operative Youth Leadership Camp in Cape George, Cape Breton, NS. This seminar is hosted by the East Coast Credit Union. ACYL is for youth between the ages of 16-18. Applications are accepted on a first-come, first-served basis and

people are encouraged to register early to avoid disappointment. For more information, contact Carole Findlay at (506) 862-0737 or leadership@acyl.coop or drop in for a visit at www.acyl.coop

- September 15-16 - Newfoundland and Labrador Federation of Co-operatives AGM, Baie Verte, NL
- October 1-3 - National Lending Conference - This event will include keynote speakers, informative workshops and networking opportunities. Once again, the Canadian Credit Union Central will be developing the conference program through the National Lenders Policy Committee to ensure that the content is relevant to credit union leaders. Registration packages were distributed to credit unions in mid-June. For more information please contact Edith Wilkinson at Canadian Central, (416) 232-3421, wilkinsone@cucentral.c
- October 5-8 - Atlantic Co-operative Youth Leadership seminar hosted by Carleton Co-op in Florenceville, NB. For further information, contact Carole Findlay at (506) 862-0737 or e-mail: leadership@acyl.coop
- October 15-21 - Co-op Week
- October 19, 2006 - Credit Union Day
- Nov. 12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- Nov. 16-18, Canadian Worker Co-op Federation Annual Meeting, Edmonton, AB, www.canadianworker.coop

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - We had no correct entries last week! All entries in August will be added to the Contest Can and the lucky submission for August will be announced the first week in September. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca **Last week's contest:** Determine the one word that can be inserted in both spaces in each sentence. The meaning and pronunciation of the word in the two locations are different.

1. She shed a **tear** over the **tear** in her expensive evening gown.
2. A **minute** is a **minute** portion of the entire year
3. He **wound** a rope around his leg to stop the **wound** from bleeding.
4. It was easy to **conduct** class because the student's **conduct** was excellent.
5. The farmer was able to **produce** better **produce** than anyone else.

This week's contest: From the following facts, determine which person will be 50 years old today – Frank's mother, Mary, owns a computer. Martha, Bob's mother, has blue eyes. Frank is Bob's son. Bob was born in the forties.



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook. Now that fresh carrots and cabbage are making an appearance, here are a couple of variations on the regular carrot and cabbage coleslaw.

Swiss Cabbage Slaw

3 cups coarsely shredded green cabbage 750ml
1 cup coarsely shredded red cabbage 250ml
1 cup sliced celery 250ml
1/2 pkg (200g) sliced Canadian Swiss cheese

1/4 cup each chopped green onions and parsley 50 ml

1/2 cup mayonnaise or salad dressing 125ml

1/2 cup sour cream 125ml

salt and pepper

Method: In large salad bowl, combine green and red cabbage, celery, Swiss cheese, onions and parsley. In small bowl, stir together mayonnaise and sour cream. Pour dressing over cabbage mixture and toss well to coat. Season with salt and pepper to taste. Chill 1 hour to blend flavours.

Makes 6 servings

Poppy Seed Honey Dressing on Coleslaw

1/4 cup cider vinegar

1 cup mayonnaise

1/3 cup poppy seeds

1/3 cup honey

2 teaspoons kosher salt

1 teaspoon freshly ground black pepper

1 medium cabbage, cored, finely shredded

2 large carrots, peeled, julienne

1 bunch scallions, thinly sliced

1/2 cup finely minced parsley leaves, optional

4 Fuji apples, peeled, cored, julienne

Prepare the Poppy Seed Dressing. In a medium bowl, combine all the ingredients together until well blended. Set aside. Prepare the salad. In a large bowl, combine the cabbage, carrots, scallions, parsley, and apples. Pour in the reserved dressing and toss until well blended.

Refrigerate at least 1 hour before serving, mixing the salad at least once to evenly distribute the dressing. If you have a recipe using vegetables picked fresh from your garden, please send it to: cooking1@nbnet.nb.ca



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, August 16, 2006.



Week of Aug. 13 - Aug. 19, 2006, Vol. 1, No. 39

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca



This Week in Co-op Circles

A name change from Island Pride Marketing Co-operative to **Prime Appeal Marketing Co-operative** will reflect the new direction of a four-member family owned Cape Breton co-operative. Member Eileen MacNeil says the co-op markets promotional products and services to businesses in Nova Scotia and beyond, as well as some marketing of souvenirs to gift shops. You can visit the co-op at www.islandpridemarketing.com

Last year the Newfoundland Labrador Credit Union Charitable Foundation <https://www.nlcu.com> made a total contribution of donations and sponsorships in 2005 of \$85,000. NLCU provides 2 scholarships each year to High School Students each valued at \$3,000. The Outstanding School and Community Involvement Scholarship and the Brian F. MacDonald Scholarship and the Johnson's Inc. Scholarship. Last year's winners were Lois Hynes of Baltimore School of Ferryland, NL and Sarah Loveys of Gonzaga High School in St. John's. <http://www.yesmagazine.org/article.asp?ID=1494>



Governing For Tomorrow - Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, *What's Going On In The Kitchen?* By Jan Moore Originally published in Jan's Jottings, February 1997 as "Policy Governance®: How Does it Work?" http://www.governancecoach.com/JJ_kitchen.htm



What is Your Vision Statement? – This week, from the Ukrainian Credit Union in Ontario with branches in Toronto, Sudbury, Thunder Bay, Windsor and London. It's vision statement: *“Ukrainian Credit Union Limited will be the financial institution of choice for the Ukrainian community in Ontario and those who share its co-operative and cultural aspirations; We will provide an exceptional level of member-driven financial and wealth management services based on sound stewardship, and the utmost integrity; We will be an employer of choice for those individuals seeking a rewarding career helping people achieve financial security; We shall achieve our goals through co-operation and continuous growth; We will transform the prosperity of our member-owned co-operative into support for the cultural, educational, religious, charitable and recreational activities of the Ukrainian community, and the broader community of which we are a part.”* http://www.ukrainiancu.com/vision_statement.php
Send your co-operative or credit union **vision statement** to News1@nbnet.nb.ca



Co-op 101 Educational Links - I spent Sunday after noon at a wine fest in Baie Verte, NB and I was wondering about co-operative wineries. Here is an interesting fair trade story from Chilean winemaker Los Robles. It is a wine cooperative in Chile's Curicó valley, http://www.losrobles.cl/web_ing/historia.htm a few hours south by bus from the capital Santiago. Owned by its 67 members - small and medium size wine growers - it employs between 80 and 90

people all year round and up to 250 during harvest time. The wine coop's fair trade connection began in 1990 in association with Oxfam Belgium and Max Havelaar Netherlands. Today 15 to 20 per cent of Los Robles wine is Fairtrade certified, exported to Western Europe, and it is aiming for 100 per cent certification. This wine co-operative has an Ecological and Social Fund, established in 2000 with money from the "social premium" (extra payment) that Fair Trade importers pay for its product. This fund supports an impressive range of activities that benefit not only employees of the cooperative and of its Fairtrade-certified members but also small poor farmers and their households in the surrounding towns and countryside. Benefits for employees have included major pay rises for the lowest paid, help with home buying and repairs, supplementary health insurance and support during personal and family emergencies. Also, in partnership with a non-governmental anti-poverty programme, Los Robles supports young graduate agronomists and social workers who live and work with local communities. To learn more about the impressive work this co-operative is doing with its Ecological and Social Fund, go to http://www.fairtrade.net/vinos_los_robles_chile.html

- **September 7-10** – Atlantic Co-operative Youth Leadership Camp in Cape George, Cape Breton, NS. This seminar is hosted by the East Coast Credit Union. ACYL is for youth between the ages of 16-18. Applications are accepted on a first-come, first-served basis and people are encouraged to register early to avoid disappointment. For more information, contact Carole Findlay at (506) 862-0737 or leadership@acyl.coop or drop in for a visit at www.acyl.coop
- **September 15-16** – Newfoundland and Labrador Federation of Co-operatives AGM, Baie Verte, NL
- **October 1-3** - National Lending Conference - This event will include keynote speakers, informative workshops and networking opportunities. Once again, the Canadian Credit Union Central will be developing the conference program through the National Lenders Policy Committee to ensure that the content is relevant to credit union leaders. Registration packages were distributed to credit unions in mid-June. For more information please contact Edith Wilkinson at Canadian Central, (416) 232-3421, wilkinsone@cucentral.c
- **October 5-8** – Atlantic Co-operative Youth Leadership seminar hosted by Carleton Co-op in Florenceville, NB. For further information, contact Carole Findlay at (506) 862-0737 or e-mail: leadership@acyl.coop
- **Oct. 13-15** 2nd annual National (US) worker co-op conference, New York City <http://www.usworker.coop/events/conferences>
- **October 15-21** - Co-op Week
- **October 19, 2006** - Credit Union Day
- **Nov. 12 -15**, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- **Nov. 16-18**, Canadian Worker Co-op Federation Annual Meeting, Edmonton, AB, www.canadianworker.coop

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook. This week, our recipe is sent in by Glenna Weagle of Bridgewater, N.S. "These days you can tell the people who have no friends with gardens. They are the ones in the stores buying zucchini." - Author Unknown. Glenna tells us that "for the second Michelin Senior Expo where the Town & Country board set up a booth to market our store we gave away green Co-op mugs to the gents and a homemade cookbook titled

"Cooking for Two the Co-op Way" to the ladies. I would bet that there are still copies of this cookbook in some of the homes in Lunenburg County because cookbooks are forever. The following recipe was included in the booklet."

Crab Stuffed Zucchini (serves 2)

2 small zucchini, sliced lengthwise
1 small onion, chopped
1 tablespoon Co-op canola oil margarine
1 tablespoon Co-op all-purpose flour
1 teaspoon curry powder
1/2 cup light cream
1 can (7 oz.) crabmeat
salt and pepper to taste
buttered breadcrumbs

Boil zucchini in salted water until just tender (about 10 minutes). Drain and scoop out seeds. Cook onion in margarine until golden (about 5 minutes), stirring to prevent burning. Blend in flour and curry powder. Slowly stir in cream. Add crabmeat, salt and pepper. Place zucchini halves on a Co-op tinfoil-lined baking sheet, fill with crabmeat and top with buttered breadcrumbs. Bake at 350F for 20 minutes. If you have a recipe using vegetables picked fresh from your garden, please send it to: cooking1@nbnet.nb.ca

**I continue to enjoy Co-op Circles. The articles on governance and Co-op 101 Educational Links are interesting and useful as reference material. Thanks for being there. – D.K., Manitoba*



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, August 23, 2006.



Week of Aug. 20 – Aug. 26, 2006, Vol. 1, No. 40
Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: subscribecircles1@nbnet.nb.ca

To unsubscribe: unsubscribecircles1@nbnet.nb.ca

Openings – *“The Associated Study Clubs meeting...should be a planned community meeting; it will be successful if those who come learn something, help somebody else, renew their faith in their ability to realize their dreams of a better community, and have a little fun before they go.”*
– from Learning Through Study Clubs, published by St. Francis Xavier Extension Department, Antigonish, Nova Scotia, circa 1937. **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- **Julie Breuer**, who became the manager of the **Co-op Development Foundation (CDF)** <http://www.coopscanada.coop/coopdevelopment/coopdevfoundation/> earlier this year, visited representatives of Co-op Atlantic, The Atlantic Co-operator, Consumers Community Co-operative, Public Service Employees Credit Union, Nova Scotia Co-op Council and Credit Union Central of Nova Scotia last week. Breuer said she felt it was important to meet and talk with Canadian Co-operative Association’s members and their membership and to share the success that CDF has been able to achieve with the financial donations from so many organizations here in the Atlantic. CDF is the fundraising arm of the Canadian Co-operative Association. “We hope to be able to encourage co-op and credit union organizations to help further our work in Indonesia by having a small fundraising activity during Co-op Week at the local level through our development education programming here in the Atlantic.” For more about reconstruction efforts since the South Asia tsunami, see <http://www.coopscanada.coop/pdf/tsunami/AsiaReconstructionBulletinWinter05.pdf> If you would like to participate, please email marcon@nbnet.nb.ca for details.
- **The Coady International Institute** at St. Francis Xavier University welcomed a \$25,000 donation <http://www.coady.stfx.ca/news.cfm> from **Credit Union Atlantic** <http://www.cua.com>, Nova Scotia's largest credit union. The funds will support the construction of a new home for the Institute. “The co-operative movement has strong roots in our province, dating back to the founding of the Antigonish Movement. Reverend Dr. Moses Coady was instrumental in the proliferation of the cooperative model, of people coming together to learn and apply business principles to their own advancement, and that of their local community. These are the same principals upon which credit unions operate today, which is why we are both compelled and honored to participate in this project to expand the Coady International Institute. The Coady represents an important part of our history and our future”, said Jamie Baillie, President and CEO of Credit Union Atlantic.



Expanding Your Back Yard - This week, *Small Change, Big Dreams* By Murray MacAdam <http://www.sustainabletimes.ca/articles/microcredit.htm> For the world’s poor, getting a business loan can be next to impossible - they simply don’t have the collateral the banks demand. But a

growing “micro-credit” movement is giving them a hand-up, not a hand-out, and the chance to make it on their own.



Governing For Tomorrow - Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, **Getting to Good Governance: Overcoming the Hurdles** by Tim Plumptre (Canadian Fundraiser eNews, August 2002) what stands in the way of improving governance, and what strategies for improvement are most likely to succeed?
http://www.iog.ca/about_us.asp?pageID=24



What is Your Vision Statement? – This week, from the **French Broad Food Co-op** in Asheville, North Carolina, the co-op’s vision is to be a transformative force in their community and world and to serve as a model of a sustainable business alternative that nurtures social and economic well-being in an environmentally sensitive manner.
<http://www.fbfc.com/index.cgi?id=1002&database=Home> Send your co-operative or credit union **vision statement** to News1@nbnet.nb.ca



Co-op 101 Educational Links - This week in Co-op Ed 101, read about the families that make up **PastureLand**, <http://www.pastureland.coop>, a small marketing co-operative of family operated, organic grass-based dairy farms located in Southeastern Minnesota which focuses on building the soil, bio-diversity and pasture ecosystems that nourish the animals. No hormones or antibiotics are used in PastureLand’s milking herds. The cows are not confined to barns or feedlots, and they are strong, healthy animals with life spans that are often twice as long as those in conventional dairy operations. Each of PastureLand’s farms is inspected and certified by Midwest Organic Services Association (www.mosaorganic.org) and Food Alliance, (www.foodalliance.org) a third-party certification program that evaluates farms on a comprehensive range of environmental indicators.



You CAN Do That the Co-op Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, from California, we take a glimpse at the **North Coast Co-op**. It has been a member-owned consumer food cooperative in Northern California operating two full-service grocery stores in Arcata and Eureka. North Coast Co-op has a production bakery and deli serving good food without artificial ingredients and using organic or natural ingredients whenever possible. <http://www.northcoastco-op.com/>



Co-op Community Bulletin Board

- September 7-10 - Atlantic Co-operative Youth Leadership Camp in Cape George, Cape Breton, NS. East Coast Credit Union is helping with this seminar. ACYL is for youth between the ages of 16-18. Applications are accepted on a first-come, first-served basis and people are encouraged to register early to avoid disappointment. For more information, contact Carole Findlay at (506) 862-0737 or leadership@acyl.coop or drop in for a visit at www.acyl.coop
- September 15-16 – Newfoundland and Labrador Federation of Co-operatives AGM, Baie Verte, NL
- October 1-3 - National Lending Conference - This event will include keynote speakers, informative workshops and networking opportunities. Once again, the Canadian Credit

Union Central will be developing the conference program through the National Lenders Policy Committee to ensure that the content is relevant to credit union leaders. Registration packages were distributed to credit unions in mid-June. For more information please contact Edith Wilkinson at Canadian Central, (416) 232-3421, wilkinsone@cucentral.c

- October 5-8 – Atlantic Co-operative Youth Leadership seminar in Florenceville, NB. For further information, contact Carole Findlay at (506) 862-0737 or e-mail: leadership@acyl.coop
- Oct. 13-15 2nd annual National (US) worker co-op conference, New York City <http://www.usworker.coop/events/conferences>
- October 15-21 - Co-op Week
- October 19, 2006 - Credit Union Day
- Nov. 12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- Nov. 16-18, Canadian Worker Co-op Federation Annual Meeting, Edmonton, AB, www.canadianworker.coop
- 2007 - National CED Conference Call for session proposals -The 2007 National Community Economic Development Conference will be held in St. John's, Newfoundland, April 18-21, 2007, and is being organized by the Canadian CED Network in partnership with local host Futures In Newfoundland and Labrador's Youth.

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week – Announcing last week's winner: David Kerr from MB. All entries in August will be added to the Contest Can and the lucky submission for August will be announced the first week in September. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca **Last week's answers:** It was an exciting football game. It was also an unusual one. The score was seven to two. At the same time, not one man had managed to cross the goal line. But the game was played according to the rules. How is this possible? There are at least two ways this could happen: 1. The game was being played by women. 2. The team with 7 points had two field goals and a single and the team with two points had two singles or a rouge. **This week's contest:** The following words have one thing in common. Can you figure out what it is? 1. Bola 2. Chute 3. Graph 4. Mount 5. Pet 6. Site 7. Sol



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite.

Those who contribute recipes will be eligible to win a cookbook.

This week, a recipe for those gardeners with an abundance of tomatoes and zucchini.

Zucchini Stuffed Tomatoes

4 large ripe tomatoes

Pinch salt and sugar

1 1/2 pounds zucchini (about 2 cups)

1 teaspoon salt

3 shallots, sliced

2 tablespoons olive oil

3 tablespoons parsley

1 1/2 teaspoons thyme

1/2 pound grated Mozzarella

Preheat the broiler. Cut the tomatoes in half, crosswise. Scoop out the centres leaving the outer thick flesh intact. Sprinkle the interior shells of the tomatoes with a couple of pinches of salt and sugar, and invert them on a paper towel lined plate to drain until ready to stuff. With a food processor or on the large-holed side of a grater, grate the zucchini, and place it in a strainer. Toss the zucchini with 1 teaspoon salt and place the strainer over a bowl to catch the juices. Allow to drain for 5 to 10 minutes. In a large heavy skillet, sauté the shallots in 2 tablespoons olive oil, until they begin to caramelize. Meanwhile squeeze the zucchini to release as much water as possible. Turn the heat up on the shallots; add the dry zucchini to the pan, and sauté the zucchini with the shallots for 5 minutes. Add chopped parsley and thyme, and then toss the zucchini with the cheese, reserving 1/4 cup of the cheese for topping. Stuff each tomato with one quarter of the filling, mounding it slightly, and sprinkle with remaining cheese. Place tomato halves in ovenproof baking dish and broil them until the tops are golden. Serve hot.



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca

- *Your contests often get the brain juices flowing. Thanks.*-L.B., Truro, NS



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com. or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca

Next *Co-op Circles*: Wednesday, August 30, 2006.



Week of Aug. 27 – Sept. 2, 2006, Vol. 1, No. 41

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings – “As a parish priest, Father Jimmy had plenty of chances to test his theories. He started a study club in bleak Canso parish, organized a co-op lobster cannery. Later, in the coal-mining parish of Reserve, he set up a people’s library, directed a co-op housing development named for him Tompkinsville. His co-op leadership knew no religious barriers. ‘There is,’ he said, ‘no Methodist or Catholic way to cut coal or catch fish.’” – Time, Jan. 17, 1949 **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- Three credit unions in Nova Scotia will be taking part in microcredit projects this fall – Bergengren Credit Union www.bergengrencu.com/ in Antigonish, iNova www.nspostalcreditunion.com in Halifax and Community Credit Union <http://www.communitycreditunion.ns.ca/> in Amherst. To learn more about microcredit and peer lending, see ***Expanding Your Backyard***.
- Once again this year, PEI Credit Unions <http://www.peicreditunions.com/> will be the title sponsor for the Credit Union Golf for Wishes tournament held at Mill River Resort on Aug. 30-31. The Children’s Wish Foundation of Canada Prince Edward Island Chapter relies solely on the generosity of people, who through donations and fundraisers, enable the Foundation to continue their work of granting the wishes of Island children between the ages of three and eighteen who have been diagnosed with a high risk, life threatening illness. The Credit Unions of Prince Edward Island have sponsored the Credit Union Golf for Wishes tournament and have helped with raising over \$100,000 for the Foundation



Expanding Your Back Yard - This week, an article about VanCity Credit Union’ s peer lending program. http://www.microfinance.ca/en/stories/a1-1_peer.cfm



Governing For Tomorrow - Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, Take the Healthcheck at The Governance Hub <http://www.govhc.org.uk/questions.php> This quick 'health check' will help you determine whether your board is at the top of its game or whether there is room for improvement.



What is Your Vision Statement? - This week, from the **Brook Street Credit Union** in Corner Brook, NL, its vision statement: The Brook Street Credit Union is dedicated to provide you with the most effective financial services and wise financial guidance to empower you to make the best decisions for your financial well being.” www.brookstreetcreditunion.com
Send your co-operative or credit union **vision statement** to News1@nbnet.nb.ca



Co-op 101 Educational Links - This week we look at a sheep co-operative in the US -

The Wisconsin Sheep Dairy Coop <http://www.sheepmilk.biz/about.html> is a premier maker of sheep milk cheese and the single largest source of high quality sheep milk for cheese plants in the United States. Comprised of 15 family farms, the co-op ships sheep milk as far east as New York State and as far west as California. WSDC has the most stringent quality standards in the industry and a great affinity for the cheese-maker's perspective and requirements. The Wisconsin Sheep Dairy Coop currently produces fluid and frozen milk for a variety of customers throughout the United States. The co-op currently consists of 15 member farms with flocks ranging in size from about 100 to 400 ewes. A production level approaching 1 million lbs is expected in 2006, with expanded fluid milk and branded product sales. In July, 2006, the Co-op announced that they have received the top award (2nd with no 1st awarded) in the aged sheep milk category at the annual American Cheese Society (ACS) Competition July 21 in Portland, OR. The "Dante" 100% sheep milk cheese was judged to be the best aged sheep milk cheese based on both technical and aesthetic traits.



You CAN Do That the Co-op Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, from Colorado, we visit **Colorado State Employees Credit Union (CSECU)**. It was founded in 1934 when a handful of people got together with \$110 in assets. Today, this credit union's assets are valued at \$675 million.



Co-op Community Bulletin Board

- September 7-10 - Atlantic Co-operative Youth Leadership Camp in Cape George, Cape Breton, NS. East Coast Credit Union is helping with this seminar. ACYL is for youth between the ages of 16-18. Applications are accepted on a first-come, first-served basis and people are encouraged to register early to avoid disappointment. For more information, contact Carole Findlay at (506) 862-0737 or leadership@acyl.coop or drop in for a visit at www.acyl.coop
- September 15-16 – Newfoundland and Labrador Federation of Co-operatives AGM, Baie Verte, NL
- October 1-3 - National Lending Conference - This event will include keynote speakers, informative workshops and networking opportunities. Once again, the Canadian Credit Union Central will be developing the conference program through the National Lenders Policy Committee to ensure that the content is relevant to credit union leaders. Registration packages were distributed to credit unions in mid-June. For more information please contact Edith Wilkinson at Canadian Central, (416) 232-3421, wilkinsone@cucentral.c
- October 5-8 – Atlantic Co-operative Youth Leadership seminar in Florenceville, NB. For further information, contact Carole Findlay at (506) 862-0737 or e-mail: leadership@acyl.coop
- Oct. 13-15 2nd annual National (US) worker co-op conference, New York City <http://www.usworker.coop/events/conferences>
- October 15-21 - Co-op Week
- October 19, 2006 - Credit Union Day
- Nov.12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- Nov. 16-18, Canadian Worker Co-op Federation Annual Meeting, Edmonton, AB, www.canadianworker.coop
- 2007 - National CED Conference Call for session proposals -The 2007 National Community Economic Development Conference will be held in St. John's, Newfoundland, April 18-21,

2007, and is being organized by the Canadian CED Network in partnership with local host Futures In Newfoundland and Labrador's Youth.

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Announcing last week's winner - Krista Donovan, Capital Credit Union, NB. All entries in August will be added to the Contest Can and the lucky submission for August will be announced the first week in September. Contest entry deadline each week is Tuesday, 12 noon. Send your answer to contest1@nbnet.nb.ca ***Last week's answers:*** The following words have one thing in common. Can you figure out what it is? Bola Chute Graph Mount Pet Site Sol. Adding "para" to the beginning of each word creates a new word with a totally different meaning.

PARABOLA

PARACHUTE

PARAGRAPH

PARAMOUNT

PARAPET

PARASITE

PARASOL

This week's contest: Two years ago, a man was offered a motorcycle for \$1,024, but he declined to buy it. A year later, he was offered the same motorcycle for \$640, but again decided not to buy it. A little while after that, he was again offered the motorcycle, this time at \$400. Again, he refused to buy it. Last week, he turned the motorcycle down even though the price had now fallen to \$250. If the owner offers it for sale yet again, and he makes a consistent reduction, how much will it be for sale for the next time?



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

With fresh corn on the cob everywhere, I thought I would try a couple of new butter recipes.

Basil Garlic Butter

1/4 cup basil leaves

3 garlic cloves

1 tablespoon lemon juice

Pinch sugar

1 1/2 teaspoons kosher salt

1/2 cup unsalted butter, softened

8 ears corn

Place basil and garlic in a food processor. Pulse until finely chopped. Add lemon juice, sugar, and salt and process until thoroughly incorporated. Add butter and blend until smooth

Lemon Chive Butter

1/2 pound unsalted butter, softened

1 tablespoon plus 2 teaspoons minced fresh chives

1 tablespoon plus 1 teaspoon freshly squeezed lemon juice

1 tablespoon minced flat-leaf parsley leaves

1 teaspoon kosher salt

Freshly ground black pepper

Pinch of cayenne

In a large bowl mix the butter and the other ingredients with a rubber spatula until evenly combined. Lay about a foot long section of plastic wrap on a work surface. Put the herb butter on the bottom centre of the plastic wrap, and form into a mound about 8 inches long. Fold the bottom edge of the plastic wrap over the butter and roll the enclosed butter forward until completely wrapped, to form a tube of butter about 1 1/2 inches in diameter. Twist the ends together like a party favour. Refrigerate until firm or freeze for up to 1 month. Sliced as needed for corn on the cob.



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com. Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca

Next *Co-op Circles*: Wednesday, September 6, 2006.



Week of Sept. 3 – Sept. 9, 2006, Vol. 1, No. 42
Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings – Reflecting on an early decision by Nova Scotia's Heritage Credit Union to perform a social audit, director Leslie Brown commented on its usefulness: *"It raises the social side of credit union to a level that brings it more in line with financial side. It provides a vocabulary, measures accountability. Every decision now can be 'tested' in terms of its effects on the financial and social commitments of the organization."* Excerpted from An Atlantic Canada Perspective on Social Audit: Why do Cooperatives Embrace the Theory but not the Practice? By Maureen MacLean and Brenda MacKinnon, Journal of Rural Cooperation, 28(2), 2000:137-148 ISSN0377-7480 **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- Long time co-operator **Vance Bridges** who lives in Summerside, PEI, is getting ready for another series of autumn motor coach tours; a Cape Breton Fall Foliage tour and an Amish Experience in Pennsylvania which includes a side trip to Hershey and New York City. For those who want to try something different there is an exciting one day visit to Churchill Falls by plane to experience firsthand the inside of the hydroelectric project located there. When Vance is not volunteering with co-operatives and other community organizations like Rotary, he is a friendly tour guide, with countless excursions under his belt. He invites co-operators far and wide to inquire about these tours, which he and his wife Sheila have hosted for years. Ready to get away on a fall excursion? Get in touch with Vance at 1-800-503-8883
- **OMISTA, PSE, Rexton, and Trico Credit Unions** in southeastern New Brunswick were able to raise \$1415.00 for the Food Depot Alimentaire through ticket sales on a pair of tournament passes for the Memorial Cup event in Moncton this past spring. This is the distribution centre for food banks and kitchens serving the southeastern portion of New Brunswick. To date, they have donated almost \$8000 during the past year.
- The 1st Annual **Bill Vickers Charity Golf Classic** held July 14th at the Miramichi Golf and Country Club, was a success. Beaubear Credit Union <http://www.beaubear.ca/> along with The Co-operators, Northumberland Dairies and Beaubear Co-op were the sponsors. As well, many other co-operative organizations and local business donated prizes. Fifty golfers took part and raised more than \$7,000. All proceeds raised were donated to Roots of Empathy <http://www.rootsofempathy.org/Home.html>, an anti-bullying program presented through local area schools. Credit union manager George Greenwood says the golf tournament will be repeated in 2007 and another community charity will be chosen as the recipient. Bill Vickers was the manager of Northumberland Dairies for many years and he also served in a volunteer capacity on many co-op and community boards in the Microfiche area.



Expanding Your Back Yard - This week, an article about VanCity Credit Union's peer lending program. http://www.microfinance.ca/en/stories/a1-1_peer.cfm



Governing For Tomorrow - Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, a checklist around key indicators for your board, covering areas such as operations, internal climate, planning and marketing, evaluation, change management and external climate

http://www.boarddevelopment.org/display_document.cfm?document_id=137



What is Your Vision Statement? - This week, we feature **Cole Road Co-operative Community**. It consists of 82 Units, a Community Center and a playground in the city of Guelph, ON <http://www.coleroadco-op.ca/about.html> Its vision statement: *“We offer a safe, affordable and attractive co-operative housing environment to our members and their children. We take pride in being founded on co-operative values. We respect and value the diversity of our backgrounds, cultures, skills and personal needs. We recognize a shared responsibility to be involved in the effective operation of the co-op and the ongoing development of our community. We work together to improve the lives of all, taking account of our needs as individuals, families, friends and neighbours. We support each other through teamwork, creativity and communication. We actively promote a model of democracy, equality, compassion and personal security.”* Send your co-operative or credit union **vision statement** to News1@nbnet.nb.ca



Co-op 101 Educational Links - This week, we look at a group that has been around since 1997 in southern Ontario. Niagara Presents <http://www.niagarapresents.net/> is a community based network that provides co-operative product development, marketing and distribution support to independent Niagara-based growers and processors of specialty foods. In 1999 Niagara Presents' commercial kitchen and retail showroom were constructed in the grower-owned Jordan Frozen Foods building in Jordan Station. Processors now have access to a government-inspected facility in which they can formulate, prepare, bottle, and label their cherished products. They recently move and are located at 4516 Mountainview Rd., Beamsville, Ontario L0R 1B3 Canada For more information telephone (905) 563-1777 Fax: (905) 563-7637 Toll Free: 1-888-584-2387 Email:npresent@niagara.com



You CAN Do That the Co-op Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, from Connecticut, **The Gallery on the Green**. It was established in 1960, and is one of the longest running artists' cooperatives in Connecticut. Housed in a circa 1790 schoolhouse in Hartford, it has three spacious galleries and an outdoor sculpture garden. <http://www.galleryongreen.org/>



Co-op Community Bulletin Board

- September 7-10 - Atlantic Co-operative Youth Leadership Camp in Cape George, Cape Breton, NS. East Coast Credit Union is helping with this seminar. ACYL is for youth between the ages of 16-18. Applications are accepted on a first-come, first-served basis and people are encouraged to register early to avoid disappointment. For more information, contact Carole Findlay at (506) 862-0737 or leadership@acyl.coop or drop in for a visit at www.acyl.coop
- September 15-16 – Newfoundland and Labrador Federation of Co-operatives AGM, Baie Verte, NL

- September 16, 10:30 AM, at Mount Saint Vincent University –The Social Economy and Sustainability Project has organized a **session on health care** as part of the Atlantic Provinces Political Science Association conference Sept 15-17. This session is open to the public. The session takes place on Saturday, but please contact Leslie Brown or seproject@msvu.ca for that detail later in the week. Here are the details about the session so far: **Panel 4: Sculpting Health Care Policy: The Social Economy and Mutual Self-Help**
Chair: **Leslie Brown**, email: Leslie.brown@msvu.ca Mount Saint Vincent University
Panelists: **David Zitner**, Dalhousie University “Health Care and Unregulated Monopoly”, **Dianne Kelderman**, Nova Scotia Co-operative Council “Connecting People for Health”,
Discussant: Luc Theriault, University of New Brunswick
- October 1-3 - National Lending Conference - This event will include keynote speakers, informative workshops and networking opportunities. Once again, the Canadian Credit Union Central will be developing the conference program through the National Lenders Policy Committee to ensure that the content is relevant to credit union leaders. Registration packages were distributed to credit unions in mid-June. For more information please contact Edith Wilkinson at Canadian Central, (416) 232-3421, wilkinsone@cucentral.c
- October 5-8 – Atlantic Co-operative Youth Leadership seminar in Florenceville, NB. For further information, contact Carole Findlay at (506) 862-0737 or e-mail: leadership@acyl.coop
- Oct. 13-15 2nd annual National (US) worker co-op conference, New York City
<http://www.usworker.coop/events/conferences>
- October 15-21 - Co-op Week
- October 19, 2006 - Credit Union Day
- Nov.12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- Nov. 16-18, Canadian Worker Co-op Federation Annual Meeting, Edmonton, AB,
www.canadianworker.coop
- 2007 - National CED Conference Call for session proposals -The 2007 National Community Economic Development Conference will be held in St. John’s, Newfoundland, April 18-21, 2007, and is being organized by the Canadian CED Network in partnership with local host Futures In Newfoundland and Labrador’s Youth.

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week –Announcing last week’s winners - David Daughton, PEI, and Ron Levesque, NB, the first two of 12 correct entries. Their replies arrived Wednesday morning within minutes of each other. Phebe R.Quattrucci from the Co-operative Fund of New England (Maine) was also drawn from all the August entries as the lucky winner for the month of August. Congratulations!! A small gift is on the way. All entries in September will be added to the Contest Can and the lucky submission for September will be announced the first week in October. Contest entry deadline each week is Tuesday, 12 noon.

Send your answer to contest1@nbnet.nb.ca

Last week’s answer: Two years ago, a man was offered a motorcycle for \$1,024, but he declined to buy it. A year later, he was offered the same motorcycle for \$640, but again decided not to buy it. A little while after that, he was again offered the motorcycle, this time at \$400. Again, he refused to buy it. Last week, he turned the motorcycle down even though the price had now fallen to \$250. If the owner offers it for sale yet again, and he makes a consistent reduction, how

much will it be for sale for the next time? **Each price is 5/8 of the previous price so the next price \$156.25.**

This week's contest: It is a hot day in July in the antique shop. The door has been left open to welcome tourists. Seth and Michelle are arguing over a fly. The fly is walking around the groove of an old 33 rpm. record. The record is lying flat on the record player which has just been turned off. The needle has been removed from the record player. When looked at from above, the fly appears to be traveling clockwise. If it carries on in this way, Seth says it will eventually arrive at the edge of the record. Michelle says it will arrive at the centre? What do you say?



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite.

Those who contribute recipes will be eligible to win a cookbook.

Many people living alone don't want to make a big batch of cucumber pickles but still miss the fun and flavour of home made pickles. This recipe makes just 2 small bottles. Of course, you can double or quadruple the batch if you want more.

Small Batch Pickles

1 English cucumber **or**

1 large regular cucumber cut lengthwise with the seeds removed

1/2 cup white vinegar

3 tablespoons sugar

1 tablespoon finely chopped fresh parsley leaves

1/2 teaspoon salt

1/4 teaspoon freshly ground black pepper

Cut cucumber crosswise into very thin slices (preferably using a manual slicer). In a bowl whisk together remaining ingredients until sugar is dissolved and add cucumber, tossing to coat.

Marinate cucumbers, covered and chilled, stirring occasionally, to be sure all the sugar remains dissolved. Bottle and do not use for at least 4 days. Always keep refrigerated as they are not processed or sealed. Use within 3 weeks.



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, September 13, 2006.



Week of Sept. 10 – Sept. 16, 2006, Vol. 1, No. 43
Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings – “Any intelligent fool can make things bigger, more complex, and more violent. It takes a touch of genius and a lot of courage to move in the opposite direction.” - Albert Einstein
www.nobelprize.org/nobel_prizes/physics/laureates/1921/einstein-bio.html **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

Earlier this year the **Atlantic Co-operative Youth Leadership** www.acyl.coop program director Carole Findlay received a call from **Kent Co-op** in New Minas, NS. The co-op has a monthly 50/50 draw for special interest groups and August was designated ACYL month. They were able to raise \$370.00. There will be two young people sharing the monies raised from the New Minas area to attend the upcoming ACYL seminar in Florenceville. If your co-op or credit union is interested in raising funds to help young people develop co-operative leadership skills, contact Carole at leadership@acyl.coop

The **Canadian Worker Co-operative Federation** www.canadianworker.coop is seeking nominations for the worker co-op **Merit Award**. Deadline for nominations is September 15. The award goes to a person who has made outstanding contributions to worker co-operation, usually from the region in which the annual conference is held. This year's annual meeting is being held in Edmonton, Alberta. Current CWCF Board members and staff are not eligible. If you want to nominate someone, please submit the nominee's name to Executive Director Hazel Corcoran, who will provide the other required information.

<http://www.valleycreditunion.com/web?service=album/2132>

York Credit Union did not miss the boat this year. They were on board The Money Boat for the September 10th 2nd annual Dragon Boat Festival, held at the Fredericton Aquatic Club.

http://www.creditunion.nb.ca/cu_york_credit_union.htm All proceeds from the Dragon Boat Race will benefit the development and growth of Amateur Sport in New Brunswick through the KidSport program and the Canadian Sport Center Atlantic. Dennis Williams, the General Manager of York Credit Union, put out a challenge to the local credit unions. For a donation of \$35.00 or more, York mailed out its 2006 AGM Report, donations of \$50.00 or more, the package included a coveted York Credit Union pen, and if the donation reached \$100.00, it included the much sought after York Credit Union Hat.



Week of Sept. 17 – Sept. 23, 2006, Vol. 1, No. 44
Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings – “*Like a ten-speed bike, most of us have gears we do not use.*” - Charles Schulz
www.snoopy.com **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

Rising Tide member and co-editor of *Co-op Circles*, Maureen MacLean will be leaving shortly for three weeks in Asia. She will be attending the Dragon Boat races in Singapore <http://www.canadians.org.sg/images/community-events/breast-cancer-dragon-boat-press-release.doc> as part of the South East New Brunswick (Moncton area) team’s accompanying supporters (Team Web site <http://www.titbateau.ca/>) Cheer our Canadian teams on !! She will also visit China, Thailand and Hong Kong and hopes to bring back interesting stories for *Co-op Circles’* readers.



Expanding Your Back Yard – This week, leading up to the Microcredit Summit in Halifax in mid-November, an article on microfinance: *Is Microfinance Too Rigid?*

Karlan, D. & Mullainathan, S. - Three practical ways in which to create flexible loan products
<http://www.microfinancegateway.org/content/article/detail/34700?PHPSESSID=3d7ddd1ef141c2c888ce1ee1c4d7d6df>



Governing For Tomorrow – Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, Credit Union Governance with Kimberly Johnston, Marketing & Communications Manager, WOCCU – this article looks at best practices in credit union governance.

What is Your Vision Statement? – This week, we feature the vision statement of **The Big Carrot**, a worker-owned food co-operative in Toronto. Its vision: “*The members of The Big Carrot share a vision that combines a commitment to both natural foods and the building of a democratic workplace. We offer an alternative to commercial supermarkets. As worker owners, we seek to maintain personal control over the quality of food we sell.*” For more information, please drop in for a visit <http://www.thebigcarrot.ca/missionstatement.htm> Send your co-operative or credit union **vision statement** to News1@nbnet.nb.ca



Co-op 101 Educational Links - This week we look at a Canadian co-op whose product is a staple on many breakfast tables - Bee Maid Honey http://www.beemaid.com/BeeMaid/Company/Press_Dec2005.htm is the marketing organization owned by the Alberta Honey Producers Cooperative Ltd. and the Manitoba Cooperative Honey Producers Ltd. Both member-owned co-operatives have lead the beekeeping industry in their support for beekeeping research. Bee Maid Honey (co-op) the early 1950’s a few Western Canadian beekeepers had a dream; a vision to form an organization, owned by Canadian

beekeepers, that would have the capability to sell their quality Canadian honey

http://www.beemaid.com/BeeMaid/About_GFY_BeesEnvironment.htm

The co-op has a large, educational on-line store <http://www.beemaidbeestore.com/index.php>



You CAN Do That the Co-op Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, from Florida, **Florida's Natural[®] Growers**. It is a cooperative of Florida growers with their own citrus groves in the heart of central Florida. It is one of the largest organizations of growers and producers, with a membership base of 13 grower associations. The entire cooperative is made up of over 1,100 grower members who own more than 60,000 acres of fine citrus groves.http://www.floridasnatural.com/main/index.php?option=com_frontpage&Itemid1



Co-op Community Bulletin Board

- October 1-3 - National Lending Conference - This event will include keynote speakers, informative workshops and networking opportunities. Once again, the Canadian Credit Union Central will be developing the conference program through the National Lenders Policy Committee to ensure that the content is relevant to credit union leaders. Registration packages were distributed to credit unions in mid-June. For more information please contact Edith Wilkinson at Canadian Central, (416) 232-3421, wilkinsone@cucentral.c
- October 5-8 – Atlantic Co-operative Youth Leadership seminar in Florenceville, NB. For further information, contact Carole Findlay at (506) 862-0737 or e-mail: leadership@acyl.coop
- Oct. 13-15 2nd annual National (US) worker co-op conference, New York City <http://www.usworker.coop/events/conferences>
- October 15-21 - Co-op Week
- October 19, 2006 - Credit Union Day
- October 28, 2006 – Co-op Atlantic Fall Zone conferences in Zones 1, 4, 6, 9 and 10
- Nov. 4, 2006 – Co-op Atlantic Fall Zone conferences in Zones 2, 3, 7 and 8
- Nov.12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- Nov. 16-18, *Taking Global to Local* — The Canadian Worker Co-operative Federation Annual Meeting and Conference, Edmonton, AB. Javier Salaberria from the Mondragon co-operative system in Spain will be a keynote speaker. Full details and registration information will be available at www.canadianworker.coop
- Nov. 18 – Co-op Atlantic Fall Zone conference in Zone 5
- 2007 - The 2007 National Community Economic Development Conference will be held in St. John's, Newfoundland, April 18-21, 2007, and is being organized by the Canadian CED Network in partnership with local host Futures In Newfoundland and Labrador's Youth - *Bring It Home: Building Communities from a Rock Foundation*. Conference organizers are inviting proposals specifically for four conference streams, as well as other topics of interest. The four streams are: Technology and CED, Youth and CED, Aboriginal CED, and Building Bridges. The Canadian Co-operative Association is attempting to coordinate submissions on co-op topics and would appreciate knowing what is being submitted to the conference organizers. Please contact [Lynne Markell](mailto:Lynne.Markell@coopsCanada.coop), lynne.markell@coopsCanada.coop if you are planning on submitting a co-op topic.

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - Announcing last week's winner: Gary Richard, Moncton, NB –All entries in September will be added to the Contest Can and the lucky submission for September will be announced the first week in October. Contest entry deadline each week is Tuesday, 12 noon.

Send your answer to contest1@nbnet.nb.ca

Answer to last week's contest: If 70 percent of the population has defective eyesight, 75 percent are hard of hearing, 80 percent have sinus trouble and 85 percent suffer from allergies, what percentage (at a minimum) suffers from all four ailments? ***Answer:*** 10%

This week's contest: Brown, Jones, and Smith are employed by the City of Saint John as fireman, policeman, and teacher, though not necessarily respectively. Saint John is a very neighbourly little town, and someone once reported that:

Brown and the teacher are neighbours.

Jones and the teacher are neighbours.

Both Brown and Smith are neighbours of the fireman.

Both the policeman and the fireman are neighbours of Jones.

The men are all neighbours.

However the truth of the matter is that only two of these statements are true.

Can you determine which job each man holds?



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

This time of year many people have an abundance of beets and carrots. Here is an interesting combination.

Beets and Carrots with West Indian Spices

1 pound beets (about 4 medium)

1 pound carrots, sliced

2 tablespoons grated fresh gingerroot

1/2 cup brown sugar

1/2 cup orange juice

1/4 cup cider vinegar

Grated zest of 1 orange

1/2 teaspoon ground cinnamon

1/2 teaspoon mace

Wash the beets well and cut off the leaves, leaving an inch or so of stem. Cover with cold water, bring to a boil and simmer, covered until tender, about 40 minutes. Drain and cover with cool or lukewarm water. When cool enough to handle, slip off the skins. Cut the beets into slices or chunks. Peel and cut the carrots into slices or chunks, resembling the beets in size and style. Steam or boil in lightly salted water about 5 minutes or until tender but not soft. Drain. Combine the ginger, sugar, orange juice, vinegar, orange zest and spices in a saucepan and bring the mixture to a simmer. Cook until thickened. Simmer the cooked beets and carrots in this sauce for about 5 minutes.



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-*

op Circles. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca.

Next *Co-op Circles*: Wednesday, September 27, 2006.



Week of Sept. 24 – Sept. 30, 2006, Vol. 1, No. 45
Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings – “Autumn is a second spring where every leaf is a flower.” – Albert Camus
nobelprize.org/nobel_prizes/literature/laureates/1957/camus-bio.html **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- The Nova Scotia Co-operative Council will host its Annual Wine & Cheese Reception on October 25, 2006 at the Prince George Hotel in Halifax, so that member co-ops can meet with the provincial government caucus. Please RSVP by **Friday, October 20th** to nscoopcouncil@eastlink.ca (www.nasco-opcouncil.ca)
- Recent cuts in federal government spending sees the money to deliver **social economy programs**, slashed from the Atlantic Canada Opportunities Agency’s budget. ACOA was the regional development agency that was supposed to deliver programs and provide support to groups and community development organizations (including co-operatives and credit unions) working within the social economy.



Expanding Your Back Yard – This week, leading up to the Microcredit Summit in Halifax in mid-November, another article on microfinance: **Towards A Shareholder Rights Approach to Rural Livelihoods in Bangladesh**. Brett Matthews (September 2003). <http://www.alternative-finance.org.uk/cgi-bin/summary.pl?id=350&language=E> Poor women have over US\$1 billion productively invested in rural Bangladesh, and informal collaborative enterprises are increasingly common. But the risks of resource pooling are extremely high. An approach to reducing those risks through protection of shareholder rights is described.



Governing For Tomorrow – Good board governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, articles from the first issue of Governance Matters, in Autumn, 2002. It is a publication of the Canadian Co-operative Association. <http://www.coopscanada.coop/NewsLetter/Governance/> Articles include: *Building on a Co-operative Legacy, Governance and CSR – They Go Hand-In-Hand, Grassroots Engagement and A Tradition of Change.*



What is Your Vision Statement? – This week, we feature the vision statement of **GreenStar Cooperative Market** in Ithaca, New York. <http://www.greenstar.coop/mission.shtml> Its vision statement: “We envision a world that reveres the earth and the web of life it supports, where our choices are guided by stewardship, sustainability, and social justice. We envision a world community of people living in mutual respect and peace, celebrated in our individuality and affirmed in our connectedness. We envision cooperatives flourishing everywhere, empowering individuals and communities to create and run their own democratic institutions, with GreenStar as a leader”. Send your co-operative or credit union **vision statement** to News1@nbnet.nb.ca



Co-op 101 Educational Links – This week, the **Co-operative Housing Association of Eastern Ontario (CHASEO)** is a co-operation of co-ops. Its members are housing co-ops in the Eastern Ontario region, co-op staff associations and sector-related organizations.

<http://www.chaseo.org/main-eng.html> Through their association, members have a collective voice in Eastern Ontario to represent their interests with government, agencies and other groups. CHASEO also provides ongoing support to housing co-ops and is a local source of resources, expertise and training. A wide range of services are available to members and non-members alike. Members also have access to a selection of continuously expanding cost-saving programs.



You CAN Do That the 'Co-op' Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, **Federation of Southern Cooperatives** in Georgia. The Federation is striving toward the development of self-supporting communities with programs that increase income and enhance other opportunities; it assists in land retention and development, especially for African Americans, but essentially for all family farmers. <http://www.federationsoutherncoop.com/mission.htm>



Co-op Community Bulletin Board

- October 1-3 - National Lending Conference - This event will include keynote speakers, informative workshops and networking opportunities. Once again, the Canadian Credit Union Central will be developing the conference program through the National Lenders Policy Committee to ensure that the content is relevant to credit union leaders. Registration packages were distributed to credit unions in mid-June. For more information please contact Edith Wilkinson at Canadian Central, (416) 232-3421, wilkinsone@cucentral.c
- October 5-8 – Atlantic Co-operative Youth Leadership seminar in Florenceville, NB. For further information, contact Carole Findlay at (506) 862-0737 or e-mail: leadership@acyl.coop
- Oct. 13-15 2nd annual National (US) worker co-op conference, New York City <http://www.usworker.coop/events/conferences>
- October 15-21 - Co-op Week
- October 19, 2006 - Credit Union Day
- October 28, 2006 – Co-op Atlantic Fall Zone conferences in Zones 1, 4, 6, 9 and 10
- Nov. 4, 2006 – Co-op Atlantic Fall Zone conferences in Zones 2, 3, 7 and 8
- Nov.12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- Nov. 16-18, *Taking Global to Local* — The Canadian Worker Co-operative Federation Annual Meeting and Conference, Edmonton, AB. Javier Salaberria from the Mondragon co-operative system in Spain will be a keynote speaker. Full details and registration information will be available at www.canadianworker.coop
- Nov. 17 – Dollars and Sense.....Ethical Fashions for the Socially Conscious – a fundraiser for the Co-operative Development Foundation, Charlottetown, PEI
- Nov. 18 – Co-op Atlantic Fall Zone conference in Zone 5
- 2007 - The 2007 National Community Economic Development Conference will be held in St. John's, Newfoundland, April 18-21, 2007, and is being organized by the Canadian CED Network in partnership with local host Futures In Newfoundland and Labrador's Youth - *Bring It Home: Building Communities from a Rock Foundation*. Conference organizers are inviting proposals specifically for four conference streams, as well as other topics of

interest. The four streams are: Technology and CED, Youth and CED, Aboriginal CED, and Building Bridges. The Canadian Co-operative Association is attempting to coordinate submissions on co-op topics and would appreciate knowing what is being submitted to the conference organizers. Please contact [Lynne Markell](mailto:Lynne_Markell@coopsCanada.coop), lynne.markell@coopsCanada.coop if you are planning on submitting a co-op topic.

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week - -Announcing last week's winner: Jeannette Holmden, PSE Credit Union, Moncton, NB –All entries in September will be added to the Contest Can and the lucky submission for September will be announced the first week in October. Contest entry deadline each week is Tuesday 12 noon. Send your answer to: contest1@nbnet.nb.ca

Last week's contest: Brown, Jones, and Smith are employed by the City of Saint John as fireman, policeman, and teacher, though not necessarily respectively. Saint John is a very neighbourly little town, and someone once reported that, Brown and the teacher are neighbours. Jones and the teacher are neighbours. Both Brown and Smith are neighbours of the fireman. Both the policeman and the fireman are neighbours of Jones. The men are all neighbours. However the truth of the matter is that only two of these statements are true. Can you determine the job which each man holds? **Answer:** Brown is the Policeman, Jones is the Fireman, Smith is the Teacher.

This week's Contest: You are the bus driver and 3 people come into the bus and sit down. After the first stop 1 person leaves the bus while 10 more people come on aboard. Two stops later 5 people leave the bus. And then on the next stop 50 more people come in and sit down. After 8 stops 3 more come in while 1 leaves. How many people are there on the bus?



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook. Here's a healthy, simple tomato soup for lunch on an autumn day.

Zesty tomato soup (serves 2)

1 can (10.5 ounces) condensed low-sodium, low-fat tomato soup

1 can (10.5 ounces) filled with fat-free milk

1 medium tomato, chopped

1 tablespoon chopped fresh basil or cilantro

2 tablespoons croutons

1 tablespoon freshly grated Parmesan cheese

In a saucepan, add the soup and milk. Whisk together until smooth. Warm over medium heat about 7 to 10 minutes, stirring frequently. Add in the tomatoes and herbs. Cook an additional 5 minutes, stirring occasionally. Ladle even amounts into individual bowls and garnish each serving with 1 tablespoon croutons and 1 ½ teaspoons Parmesan cheese. Serve immediately. From The Mayo Clinic Healthy Recipe Centre: <http://www.mayoclinic.com/health/healthy-recipes/RE99999>



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca
Next *Co-op Circles*: Wednesday, Oct. 4, 2006



Week of Oct. 1 – Oct. 7, 2006, Vol. 1, No. 46

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings – “*The things that will destroy us are: politics without principle; pleasure without conscience; wealth without work; knowledge without character; business without morality; science without humanity; and worship without sacrifice.*” – Mahatma Mohandas K Gandhi
quotes.liberty-tree.ca/quotes_by/mahatma+mohandas+k.+gandhi

Openings is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- Dear Friends and Co-operators who are part of our *Co-op Circle*. Twelve months ago, Co-op Week, 2005, Rising Tide Co-operative Ltd launched *Co-op Circles*. As compilers and distributors, we have had a great year. *Circles* allows us to reach out and meet many, many people here in Atlantic Canada and beyond. Producing *Circles* each week is challenging sometimes, but always rewarding. Readers write to us, enter our contests, send us news and recipes. People come up to us at meetings with ideas. We want to thank you all for being part of our *Co-op Circle*. We add, on average, five new subscribers each week and we know that many of you forward *Circles* to colleagues and friends. Although we don't have a business plan and a budget, we have talked about how we should be more strategic in our circulation growth. So we ask you to help us celebrate our first year by bringing just one more person to our *Circle*. We are asking your help to make our *Co-op Circle* grow. Forward this e-mail to just one person that you know and add your personal invitation to join. We will keep you posted as new folks join. Thanks for your support! *Brenda and Maureen*
- The Sunrise Trail Community Development Co-operative is busy hosting the first annual Tatamagouche Film Festival from Oct. 4 – 6. It will bring together documentary films and filmmakers from across Atlantic Canada. To learn more about the co-operative and the film festival go to www.tatafilmfest.ca



Expanding Your Back Yard – Leading up to the Microcredit Summit in Halifax in mid-November, an article on a program which was launched in 2005 by VanCity Credit Union in British Columbia. It helps immigrant and refugee entrepreneurs build their credit ratings, access loans and gain Canadian experience
<https://www.vancity.com/MyMoney/AboutUs/MediaCentre/MediaReleases2005/Oct20MOSAICprogram/>



Governing For Tomorrow – Good governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, Suma Foods, http://www.cooperatives-uk.coop/live/images/cme_resources/Users/G&P%20Files/Case%20Studies/Suma%20Wholefoods.pdf is a worker co-operative which has developed a number of innovative participatory approaches to governance, including an organizational structure, which enables decisions to be shared and owned by the workers.



What is Your Vision Statement? – **Federated Telephone Cooperative** in Indiana has as its vision statement the following: *Federated Telephone Cooperative will be the progressive communications leader of west central Minnesota, partnering with community, driven by customer satisfaction and innovative technology.*

<http://www.fedtel.net/> Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links – **Radical Routes** in the United Kingdom, is a network of radical co-ops whose members are committed to working for positive social change. The network is made up mainly of housing co-ops of various sizes (but none have more than 15 members), a few workers co-ops and a couple of social centres. Four times a year, the member co-ops get together at “gatherings”. These weekend events have a social function, but are also the places at which all important decisions are taken. They are open meetings and anyone is welcome to attend. <http://www.radicalroutes.org.uk/start.html>

-



You CAN Do That the ‘Co-op’ Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, **Clear Creek Co-op** is a natural foods store and deli located on the campus of Earlham College in Richmond, Indiana. The Co-op is owned and operated by people who care about what they eat and what kind of organizations they support. Anyone can join the Clear Creek Co-op and become a member, but non-members are always welcome to shop at the Co-op. <http://www.clearcreekcoop.org/>



Co-op Community Bulletin Board

October 5-8 – Atlantic Co-operative Youth Leadership seminar in Florenceville, NB. For further information, contact Carole Findlay at (506) 862-0737 or e-mail: leadership@acyl.coop

Oct. 13-15 2nd annual National (US) worker co-op conference, New York City

<http://www.usworker.coop/events/conferences>

- October 15-21 - Co-op Week
- October 19, 2006 - Credit Union Day
- October 28, 2006 – Co-op Atlantic Fall Zone conferences in Zones 1, 4, 6, 9 and 10

- Nov. 3 –5, 2006 Just Us! Coffee Roasters Co-operative will be celebrating 10 years of business. There will be different events at its Cafes. The Schedule will be its Web site www.justuscoffee.com
- Nov. 4, 2006 – Co-op Atlantic Fall Zone conferences in Zones 2, 3, 7 and 8
- Nov.12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- Nov. 16-18, *Taking Global to Local* — The Canadian Worker Co-operative Federation Annual Meeting and Conference, Edmonton, AB. Javier Salaberria from the Mondragon co-operative system in Spain will be a keynote speaker. Full details and registration information will be available at www.canadianworker.coop
- Nov. 17 – Dollars and Sense.Ethical Fashions for the Socially Conscious – a fundraiser for the Co-operative Development Foundation, Charlottetown, PEI
- Nov. 18 – Co-op Atlantic Fall Zone conference in Zone 5
- 2007 - The 2007 National Community Economic Development Conference will be held in St. John's, Newfoundland, April 18-21, 2007, and is being organized by the Canadian CED Network in partnership with local host Futures In Newfoundland and Labrador's Youth - *Bring It Home: Building Communities from a Rock Foundation*. Conference organizers are inviting proposals specifically for four conference streams, as well as other topics of interest. The four streams are: Technology and CED, Youth and CED, Aboriginal CED, and Building Bridges. The Canadian Co-operative Association is attempting to coordinate submissions on co-op topics and would appreciate knowing what is being submitted to the conference organizers. Please contact [Lynne Markell](mailto:lynne.markell@coopsCanada.coop), lynne.markell@coopsCanada.coop if you are planning on submitting a co-op topic.

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week -Announcing last week's winner: Julie Siaud, Capital Credit Union in Fredericton. All entries in October will be added to the Contest Can and the lucky submission for September will be announced the first week in October. Contest entry deadline each week is Tuesday, 12 noon.

Send your answer to contest1@nbnet.nb.ca

Last week's Contest: You are the bus driver and 3 people come into the bus and sit down. After the first stop 1 person leaves the bus while 10 more people come on aboard. Two stops later 5 people leave the bus. And then on the next stop 50 more people come in and sit down. After 8 stops 3 more come in while 1 leaves. How many people are there on the bus? **The answer is 60 and you probably guessed 59 because you didn't count yourself - THE BUS DRIVER! So all together there 60 people on the bus!**

This week's Contest: There was a shipwreck at sea and Buck, Lance, and Jack were washed ashore on a small island. Upon reaching shore they promptly fell asleep from exhaustion. A short time later, Buck awoke and saw that a box of bananas had been washed ashore. Buck ate one third of the bananas and went back to sleep. Lance soon awoke and upon seeing the bananas, ate one third of what was left and then fell asleep. Jack woke up next and assumed that the other two hadn't eaten any bananas, so he ate one third of what remained. When Jack finished, there were eight bananas left over. How many bananas were in the box originally?



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook. Apples are so versatile and so delicious. Use them in salads, soups, sweets, and jellies.

Apple Coffee Cake

Moist apples and raisins provide the flavor in this low-cholesterol and low-sodium coffee cake.

1/4 C. vegetable oil

5 C. tart apples, cored, peeled, chopped

1 C. sugar

1 C. dark raisins

1/2 C. pecans, chopped

2 t. vanilla

1 egg, beaten

2 1/2 C. sifted all-purpose flour

1 1/2 t. baking soda

2 t. ground cinnamon

1. Preheat oven to 350° F.
2. Lightly oil 13x9x2-inch pan.
3. In large bowl, combine apples, sugar, raisins, pecans; mix well. Let stand 30 minutes.
4. Stir in oil, vanilla and egg.
5. Sift together flour, soda and cinnamon; stir into apple mixture about 1/3 at a time, just enough to moisten dry ingredients.
6. Turn batter into pan. Bake 35 to 40 minutes. Cool cake slightly before serving.



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe:

coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca

Next *Co-op Circles*: Wednesday, Oct. 11, 2006



Week of Oct. 8– Oct. 14, 2006, Vol. 1, No. 47

Edited and Compiled for you, by Rising Tide Co-operative Ltd.

To subscribe: coop_circles_subscribe@email.com

To unsubscribe: coop_circles_unsubscribe@email.com

Openings – “You can become blind by seeing each day as a similar one. Each day is a different one; each day brings a miracle of its own. It's just a matter of paying attention to this miracle.” - Paulo Coelho <http://www.paulocoelho.com/eng/bio.shtml> **Openings** is a weekly feature of **Co-op Circles**. Send your favourite quote about celebrating co-operatives, communities and a better world for all, to News1@nbnet.nb.ca



This Week in Co-op Circles

- The Atlantic Filmmakers Co-op is running a workshop series until Dec. 12. The series, First Exposure, focuses on the basics of filmmaking and the development of filmmaking skills. For more information go to www.afcoop.ca or call (902) 420-4572.
- Also, during the month of **October**, **Credit Union Atlantic** (www.cua.com) branches will be holding a **Food Drive** in support of **Feed Nova Scotia**. If you are in the Metro Halifax area and wish to participate, feel free to drop off a *non-perishable* food item to one of its six branch locations.



Expanding Your Back Yard – Leading up to the Microcredit Summit in Halifax in mid-November, **Miracles of Barefoot Capitalism** by Jim Klobuchar and Susan Cornell Wilkes. It is the dramatic story of microcredit and the empowerment of hundreds of millions of people around the world, the vast majority of them women. It is the story of the poor who have pulled themselves out of poverty and built small enterprises with the help of tiny loans. Publisher: Kirk House Publishers, PO Box 390759 • Mpls., MN 55439 • www.kirkhouse.com Phone: 1-888-696-1828 • Fax: 952-825-2613 • E-mail: stephanie@kirkhouse.com



Governing For Tomorrow – Good governance and leadership are key elements when planning for, and maintaining, success in our co-op sector. Each week, we will feature a link to articles focusing on these areas. This week, from the **World Council of Credit Unions (WOCCU)**, a code of conduct and conflict of interest framework for employees and board members. www.woccu.org/best_practices/bp_files/1068673649code_conduct.pdf



What is Your Vision Statement? – **Co-operatives^{UK}** was created out of the merger in December 2001 between the Co-operative Union and ICOM (Industrial Common Ownership Movement) in the United Kingdom. The merger effectively brought together the consumer-owned sector of the

co-operative movement with the employee-owned sector, for the first time in over a hundred years. Its vision “*is to be recognized as:*

The apex organisation for co-operatives, The guardian of co-operative values and principles, A strategic voice for co-operation, The centre of excellence for the provision of services to co-operatives. On this sound, shared, foundation we are developing our strategy for the future.”

<http://www.congress.coop/live/cme15.htm>

Send your co-operative or credit union vision statement to News1@nbnet.nb.ca



Co-op 101 Educational Links –Britain’s biggest co-operative society is merging with a Yorkshire neighbour. United Co-operatives is in merger talks with Sheffield Co-operative Society, which dates from Victorian times and employs more than 1,200 people in South Yorkshire.

<http://www.yorkshireday.co.uk/ViewArticle2.aspx?SectionID=56&ArticleID=1776869>



You CAN Do That the ‘Co-op’ Way - Each week, we will feature a co-operative formed to meet a particular need in communities around the world. This week, **East Idaho Credit Union** <http://eastidahocu.org/contactus.html> which has branches throughout the state of Idaho. It celebrated National Credit Union Youth Week in April, opening 68 new youth accounts, while youth deposited almost \$33,000.



Co-op Community Bulletin Board

- Oct. 13-15 2nd annual National (US) worker co-op conference, New York City
<http://www.usworker.coop/events/conferences>
- October 15-21 - Co-op Week
- October 19, 2006 - Credit Union Day
- October 28, 2006 – Co-op Atlantic Fall Zone conferences in Zones 1, 4, 6, 9 and 10
- Nov. 3 –5, 2006 Just Us! Coffee Roasters Co-operative will be celebrating 10 years of business. There will be different events at its Cafes. The Schedule will be its Web site www.justuscoffee.com
- Nov. 4, 2006 – Co-op Atlantic Fall Zone conferences in Zones 2, 3, 7 and 8
- Nov.12 -15, Global Microcredit Summit, Halifax, NS <http://www.microcreditsummit.org/>
- Nov. 16-18, *Taking Global to Local* — The Canadian Worker Co-operative Federation Annual Meeting and Conference, Edmonton, AB. Javier Salaberria from the Mondragon co-operative system in Spain will be a keynote speaker. Full details and registration information will be available at www.canadianworker.coop
- Nov. 17 – Dollars and Sense.....Ethical Fashions for the Socially Conscious – a fundraiser for the Co-operative Development Foundation, Charlottetown, PEI
- Nov. 18 – Co-op Atlantic Fall Zone conference in Zone 5
- 2007 - The 2007 National Community Economic Development Conference will be held in St. John’s, Newfoundland, April 18-21, 2007, and is being organized by the Canadian CED Network in partnership with local host Futures In Newfoundland and Labrador’s Youth - *Bring It Home: Building Communities from a Rock Foundation*. Conference organizers are inviting proposals specifically for four conference streams, as well as other topics of

interest. The four streams are: Technology and CED, Youth and CED, Aboriginal CED, and Building Bridges. The Canadian Co-operative Association is attempting to coordinate submissions on co-op topics and would appreciate knowing what is being submitted to the conference organizers. Please contact [Lynne Markell](mailto:lynne.markell@coopsCanada.coop), lynne.markell@coopsCanada.coop if you are planning on submitting a co-op topic.

Remember to send news items and bulletin board items to News1@nbnet.nb.ca



Contest of the week -Announcing last week's winner: Ron Levesque, Moncton, NB. All entries in October will be added to the Contest Can and the lucky submission for September will be announced the first week in October. Contest entry deadline each week is Tuesday, 12 noon.

Send your answer to contest1@nbnet.nb.ca

Last week's Contest: The correct answer was 27 bananas.

This week's Contest: Which number does not have 6 as a factor?

14,412

28,734

18,548

53,796

38,888



It's Easy to Cook -We would like to include your recipes made with Co-op brand products like Co-op Gold, Market Town and Harmonie. Tell us a bit about why your recipe is a favourite. Those who contribute recipes will be eligible to win a cookbook.

If you go to Co-op Atlantic's Web site http://mycommunity.co-oponline.com/RecipeBox/RecipeShow.aspx?recipe_hdr_id=778, you will find lots of tips and recipes to "eat smart, live smart, and cook smart." Here is one of the recipes. Visit the site to find many others. It also appears in this week's e-flyer available to co-op members online. To subscribe, go to: <http://mycommunity.co-oponline.com/RecipeBox/RecipeSubs.aspx>

Pumpkin Muffins

1 cup wholewheat flour

½ cup brown sugar

¾ cup oatmeal

½ cup raisins

1 tablespoon baking powder

½ tsp baking soda

¼ tsp salt

½ tsp cinnamon

¼ tsp nutmeg

¼ tsp ginger

1 cup cooked pumpkin

1 egg

½ cup milk

½ cup orange juice

¼ vegetable oil

Preheat oven to 400 F. Mix 10 first ingredients in a bowl. In a separate bowl mix five last ingredients on low speed in mixer. Mix dry ingredients into liquid ingredients. Pour into muffin pans. Bake for 20-25 minutes. Makes 24 muffins.



Our Readers Write - Tell us what you think. Send news, events and information for the *Co-op Community Bulletin Board*. Suggest features you think might be beneficial to people reading *Co-op Circles*. We want this electronic newsletter to serve you (be sure to include your e-mail and phone number). Send your item(s), comments and suggestions to News1@nbnet.nb.ca



Co-op Circles is part of Rising Tide Co-operative's commitment to the Co-op Principles of Co-op Education and Concern for Community. This electronic newsletter is published every week. It is available free of charge to anyone with an e-mail address and an interest in co-operative and community development in Atlantic Canada and around the world.

We will be happy to put you on our *Co-op Circles* mailing list. We are proud that co-operators from Canada, the U.S, England, the Philippines, Australia and New Zealand are part of our Circle. To subscribe: coop_circles_subscribe@email.com or to unsubscribe: coop_circles_unsubscribe@email.com Tell your friends about it. Please e-mail us with your questions, suggestions and memories at News1@nbnet.nb.ca
Next *Co-op Circles*: Wednesday, Oct. 18, 2006