



GRAND CHIEF MAX GROS-LOUIS **WEST COAST FIRST NATIONS FOX E. TRUCKING**

Canada

Aboriginal **BANKING**

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In This Issue

You'll learn how Grand Chief Max Gros-Louis first met BDC's own Cheryl K. Watson and through an interview you'll find out more about the man, his community, his culture, entrepreneurship and his thoughts on the importance of education and other matters important to him. Richard Turner of BDC Nanaimo Branch speaks about the importance of building economic independence for the West Coast First Nations. You'll read about several First Nation communities along the coast and how they have achieved success, continually working toward their goal of self-sustainability. Eugene Fox, a BDC client, talks about the successes achieved in managing his diversified trucking business. Mr. Fox has a reputation for providing quality service, delivering products on time and getting the job done — all key ingredients in ensuring the future success of his business. Read on to learn more about these interesting topics.





Editor's Note: Although it was hard saying good bye to Jim Richardson, I'm pleased to announce the appointment of Wilson Neapew to the position of National Director, Aboriginal Banking. Under Wilson's leadership, BDC Aboriginal Banking will continue to grow and focus on the development and implementation of our national strategy catering to Aboriginal markets and the promotion of BDC as a source of financing for Aboriginal clients. Wilson joined BDC Aboriginal Banking in 2002 and in 2005 was appointed Area Manager, Winnipeg Entrepreneurship Centre. Wilson is a band member of the Pine Creek First Nation in Manitoba. He knows first-hand the struggles that Aboriginal entrepreneurs face. We are pleased to have Wilson re-join our team as leader, to enhance programs already in place and develop new initiatives that will continue to serve the Aboriginal market.



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meeting a man of contrasts

HOW ABORIGINAL BANKING'S CHERYL K. WATSON CAME TO MEET AND PERSUADE GRAND CHIEF MAX GROS-LOUIS TO BE E-SPIRIT 2006 ELDER.

For more of Max Gros-Louis trademark views and insight, read his interview on page 4.

OUR STORY BEGINS IN DECEMBER 2005. NO, THIS STORY HAS NOTHING TO DO WITH THE HOLIDAY SEASON, NOR DOES IT HAVE ANYTHING TO DO WITH THE HOLIDAY SPIRIT. HOWEVER, IT HAS EVERYTHING TO DO WITH GETTING GRAND CHIEF MAX GROS-LOUIS TO ATTEND OUR E-Spirit 2006 CEREMONIES.

AAAA

Readers of Aboriginal Banking and, even more so SOAR, are well aware of E-Spirit, BDC's national competion aimed at Aboriginal youth.

Grand Chief Max Gros-Louis is a legendary political figure to the Aboriginal communities in Quebec, and indeed throughout Canada. As such, contacting the Grand Chief on behalf of E-Spirit was, as they say, a natural. Even more so with the E-Spirit 2006 ceremonies planned for historic Québec City. The stage was set. Now all Cheryl K. Watson from Aboriginal Banking in Winnipeg had to do was contact the Grand Chief, set up a meeting, and persuade him to attend our E-Spirit 2006 ceremonies or – better yet – become its 2006 Elder! Simple enough – or was it really?

Now, although the Grand Chief of the Huron-Wendat Nation is a modern man, Max Gros-Louis also happens to be a traditionalist at heart - as one would expect from such a wise man. To say that Grand Chief Gros-Louis was cautious when he received Cheryl's initial phone call would be an understatement. A busy man, Grand Chief Max Gros-Louis is also very selective as to which events he plans to attend or which events should be endorsed by the Huron-Wendat First Nation. Still, Cheryl was on a mission. As a firm believer in E-Spirit, as well as being one of the project managers, doing anything less than her very best was simply not an option. So, once Cheryl managed to get Grand Chief Max Gros-Louis on the phone, she introduced herself, asked if she could meet with him in order to present this wonderful project called "E-Spirit," and offer him tobacco – a traditional gesture, an expression of thanks for hosting the

Interview with Grand Chief Max Gros-Louis

Business Development Bank of Canada (BDC): Good morning, Grand Chief Gros-Louis. It is a real pleasure to meet with you today. The Aboriginal Banking Newsletter has waited a long time for this moment. Thank you for taking a few minutes to talk to us.

"It's a pleasure for me too, and thank you, first, for your interest in the Huron-Wendat Nation and, second, for support and the publicity. It's always appreciated!"

BDC: Grand Chief, how do Aboriginal young people today differ from when you were young? How have things changed, or have they really changed?

"There's something I'd like to make clear from the start: the Huron-Wendat are status Indians. When you say Aboriginals, that applies to the Métis and Inuit as well. Whereas we, the Huron-Wendat, are status Indians under the Indian Act (editor's note: R.S. 1985, c. 1-5); it's easy to see the difference. To go back to your questions, the Huron-Wendat reserve is in a good geographic location. We are in the heart of Québec City and there's no major road to take or great distance to get to the reserve. The infrastructure already exists. It's quite easy to make contact, which makes economic development easier. Without being assimilated, the Huron-Wendat have adapted and our young people, who can now go to school since we have professionals, can contribute to our economic development which also helps a lot socially."

BDC: How important is education to you?

"I think education is the foundation, as I just said. However, I am in favour of adapted education. We mustn't get carried away!

I have a strange concept of education: education is primarily something you do at home! Instruction is what you do at school! You'll agree there's a big difference between the two.

The instruction that you want to give, that you can give – here or off the reserve – should be imbued with our traditions. We must emphasize First Nations' traditions and culture, and respect them even when teaching modern subjects, the so-called modern professions such as law and medicine. Yes, it's very important to do this, and equally important that these First Nations young people who have been taught these good professions stay here or come back to help us (achieve) greater autonomy."

BDC: For the benefit of non-Indian, non-Aboriginal readers, can you explain how young Indians/Aboriginals today learn their ancestral traditions, spiritual beliefs, arts, etc.?

(Meeting a Man of Contrasts continued)

"I thought to myself, here is this young lady who innocently believes in E-Spirit, and yet she does not assume that everyone should get involved, but she rather thinks: why would they not get involved? This motivated me...and now I know that E-Spirit is a good program for our Aboriginal youth."

big gathering in Québec City, the Grand Chief's territory. As previously mentioned, Grand Chief Gros-Louis was a bit sceptical at first but he finally gave in by saying: "call me when you have the dates."

And so, on a snow blizzardy day in Québec City on January 18, 2006, Cheryl K. Watson and her colleague Bernadette Smith, E-Spirit Project Manager, made their way – ever so slowly – to the Huron-Wendat Nation. The Huron-Wendat Nation is very close to Québec City, no more than a 15-minute drive. As is typical in Québec City January fashion, this "short ride" would take awhile longer to complete. Some 45 minutes into Québec City's winter wonderland, Cheryl and Bernadette – both still clearly shaken from the ride – entered the Huron-Wendat Nation. Whatever expectations they had in regard to a First Nation reservation were quickly dispelled. This First Nation had paved roads and even looked like a small town. Clearly, the place was/is impressive! Nothing like Cheryl's reservation in Saskatchewan where she was born and raised. Not that Cheryl ever found anything wrong with "her" Saskatchewan reservation, as she is quick to point out.

All in all, the Huron-Wendat First Nation is 3,007 members strong — with 1,302 members actually living on the reserve. In fact, one of Grand Chief's main concerns has to do with not having enough space for all of his people. He feels very strongly about the need to obtain more land for Huron-Wendat members.

Cheryl and Bernadette concurred that Max Gros-Louis is

"We have a place to do this. Obviously, there is always the school but we also have a CDFM (training development centre) where young people can take specialized courses such as handicrafts, languages and cultural courses. We have our traditional teachers who work with us and we also bring in people from other First Nations in Quebec and Canada to develop some subjects. For example, last summer we had some outside people come to give a month-long course on how to work birch bark, how to draw on the bark, how to build a canoe, how to make baskets. This is something we do each year in different subjects."

BDC: Do you think that Indian/Aboriginal communities can really blend traditional and modern teaching?

"Yes, it's possible, but it requires a very well-balanced, structured and regulated program. That is often forgotten in modern schools."

BDC: Do you think that changes are needed and if so what changes?

"Whether we are talking about a school located on an Indian reserve or near a reserve, it must have a curriculum that refers to the First Nations and their cultures."

BDC: Grand Chief, what are your impressions of Aboriginal entrepreneurship?

"It's the same with entrepreneurship... we must teach it to our people so that they know what entrepreneurship means. We know there are institutes that excel in this field but it is essential that everything be clearly explained to all First Nations, that we explain exactly how to become a part of it, how to get involved in entrepreneurship so that we can benefit from it too."

BDC: In your opinion, might there be better ways to stimulate entrepreneurship?

"Perhaps by meeting with entrepreneurship directors, and with our people working in this sector. We also have entrepreneurship specialists – perhaps we should give back some of the work they used to do, give our business back to them. There must be more frequent and direct contacts with people who head up large businesses."

BDC: For the benefit of our readers who did not have the opportunity to read our special issue of SOAR Magazine on E-Spirit 2006, what are your impressions of this competition?

"I participated in it last time, when it was in Québec City, I think. In my opinion, there must be more publicity. After all, there weren't many participants from Quebec... there needs to be more advertising, more of something... to explain it via each First Nation, via the councils, which would pass on the information to our economic development specialists. We could probably help our young people benefit from it, and interest them in what you are doing. It's a great initiative!"

BDC: Thank you on behalf of the Aboriginal Banking Newsletter and we wish you health and happiness in 2007.

"And the same to you! We'll keep some of the good wishes for ourselves but give some back to you too! Thank you for your interest. Goodbye and thank you!"

a commanding presence. A tall, charming man, the Grand Chief exudes charisma. In more ways than one, he clearly stands out in a crowd.

Max Gros-Louis was born in the Village-des-Hurons de Wendake, Province of Quebec on August 6, 1931. He attended his village's school through grade 4, and then transferred to the Académie de Loretteville. Max Gros-Louis later studied English by correspondence. His other studies focused on Aboriginal law and its elements (the Indian Act, the British North America Act, the Quebec Act and the treaties). Max Gros-Louis held the position of Vice President of the Association professionnelle des artisans du Québec for a decade. He was Grand Chief of the Huron-Wendat Nation from 1964 to 1984. His retirement from politics in 1984 would prove to be premature. Max Gros-Louis returned to politics in 1987, and by 1994 he was re-elected Grand Chief. His accomplishments are far too many to mention. Truly, this brief article cannot do justice to the man and his life.

Cheryl and Bernadette found the Grand Chief to be a very traditional and spiritual man. Truly a man of contrasts, Grand Chief Max Gros-Louis loves hunting and trapping, reading (his personal library holds many original manuscripts purchased in France and London), and travelling. A kind and humble man, he remains a devoted husband, father, grandfather and well-respected Elder.

His role as E-Spirit 2006 Elder was a perfect fit. The Grand Chief confided to Cheryl after the final ceremonies: "When you first came here and told me about E-Spirit, I didn't know what it was about. Still, I thought to myself, here is this young lady who innocently believes in E-Spirit, and yet she does not assume that everyone should get involved, but she rather thinks: why would they not get involved? This motivated me to stay involved, and now I do know that E-Spirit is a good program for our Aboriginal youth." And this, dear readers, is how Cheryl first met and persuaded Grand Chief Max Gros-Louis – a man of contrasts – to become E-Spirit's 2006 Elder.

Grand Chief Max Gros-Louis' presence at the 2006 ceremonies truly enhanced the event. For this, we are grateful to our man of contrasts, Grand Chief Max Gros-Louis... as well as our very own Cheryl K. Watson. Long life to Grand Chief Max Gros-Louis and E-Spirit!

On Education



The interview with Grand Chief Max Gros-Louis, appearing in this issue, raises some very important points about education and culture. Drop-out rates at the high school level are very high for Aboriginal youth, and more needs to be done to encourage them to stay in school. The Chief's view reflects the current position of most Aboriginal leaders, namely a desire for greater control over education in order to achieve a better balance between culture and education. They know that assimilation has not worked and that more must be done to tackle the high school drop-out rates.

Corporations and smaller businesses wanting to do business with or partner with Aboriginals can also learn from Grand Chief Gros-Louis' comments. I can remember sitting in one of my MBA classes years ago at Queen's University and learning about how important it was to accommodate cultural differences when doing business in the Far East or other countries abroad. At that time I thought about how that should also apply to Canada, and more specifically to doing business with First Nation and Aboriginal communities. Years later, I initiated a program whereby second year MBA students from leading universities could undertake a project on a reserve as part of their curriculum. As Canada's future business leaders, they would learn about Aboriginal culture and the hopes and aspirations of Canada's Aboriginal peoples while contributing their expertise in assessing business proposals. The program is still in existence today and is administered by the Canadian Executive Service Organization (CESO).

Grand Chief Gros-Louis also talks about formal instruction. He is alluding essentially to the expertise needed to function in a career or a profession. This also applies to business. Banks view start-up businesses as risky, and for good reason. The majority of businesses that start up are not around after two or three years. The failure rate is high and the major contributing factor to failure is management. It is difficult for an aspiring entrepreneur to access financing when he or she lacks the management expertise needed to operate a business. The Business Development Bank of Canada started E-Spirit, an Internet-based national Aboriginal Youth Business Plan Competition, as a way to get young people interested in business and provide them with the skills to manage a business. Over 300 students participate in this successful initiative each year from all regions of Canada. Each year the event is held in a different major city in Canada, where students are housed at a university. By staying on campus, students get a feel for university life, and our hope is for the students to feel comfortable and perhaps less inhibited about attending college or university.

Grand Chief Max-Gros Louis and I agree that education and training are important ingredients for success in the Aboriginal community. However, they must be balanced with culture in order to achieve real progress in Aboriginal communities, and standards of education and training do not have to be compromised. This is the key to success.

Editor's Note: As I started to write these few words, I wondered how best to describe Jim Richardson. How could I provide you with a good "handle" on someone who wears so many hats: member of the Pabineau First Nation, father, grandfather, soldier, banker, founder, jogger, collector of indigenous art and, now, retiree...

On June 29, 2007, Jim Richardson retired. Since 1996, Jim has headed BDC's Aboriginal Banking department. Under his leadership, Aboriginal Banking established several initiatives: the Aboriginal Business Development Fund, peer lending circles, Growth Capital for Aboriginal Business, internship and summer student programs, the Aboriginal Banking Newsletter and SOAR Magazine, as well as E-Spirit—BDC's National Aboriginal Youth Business Plan Competition.

Some of you might not know this, but Jim was E-Spirit's founder. Now, Jim does not particularly fancy the term "founder," but I like to abide by the saying, "Render onto Caesar that which is Caesar's."

A hard worker, Jim Richardson treats everyone with respect. He believes that everyone has a story to tell. However, Jim is also a most humble man, so his story remains to be written.

In retirement, Jim is likely to spend more time visiting the jungles of Peru and Bolivia, where he owns his very own hut. Enjoy, Jim. You will be missed (don't be a stranger, you hear?). Thank you for your guidance and your help. Thank you for being you.

Fox E. Trucking



Eugene Carlos Fox, a member of the Blood Band of Indians of southern Alberta, has been a trucker, entrepreneur and businessman for most of his life. Today he owns and operates Fox E. Trucking, a successful and diversified trucking business that provides hauling services and products to the oil, agriculture, gravel and construction industries.

"I learned about business at a very young age from my family who believed in and used good business practices," said Fox. He started his own business because he wanted to be his own boss. Early in life, he worked for wages and decided that was not good enough for him. "I figured out a better way to overcome my lack of funding," he said, "I invested in myself."

Since he comes from a long line of successful farmers, ranchers, businessmen and lawyers, entrepreneurship was a natural part of Mr. Fox's heritage. His father was one of the first farmers on the Blood Indian Reserve in the late 1950s, and his paternal great-grandfather shipped goods by steamboat from St. Louis, Missouri to Fort Benton, Fort Whoop-Up and Calgary in the late 1800s. As a child, he rode with his mother who drove a heavy-duty truck hauling coal from southern Alberta and the Crows Nest Pass to government business sites on and near the reserve. His father taught him how to drive a tractor on the family farm south of Standoff, Alberta, where he grew up.

In the early 1970s, he started working in the petroleum industry in the oilfields, on oil rigs, and with site operations in southern Alberta. Today, Fox E. Trucking hauls crude oil from the Blood Indian Reserve for Plains Marketing Canada Ltd., which has earned Mr. Fox the distinction of being one of the few native oil haulers in Alberta. In 1986, he established and owned a major construction business, which employed approximately 60 people to work on the construction of several projects including the Oldman River Dam, the Blood Tribe irrigation project and the St. Mary's irrigation project.

In 1996, he downsized his construction business to focus on trucking and custom farming of hay and barley seed, and to pursue other business ventures. Fox E. Trucking has expanded quickly since 1996 and continues to grow.

Mr. Fox has developed a solid customer base in the trucking industry over the past 10 years. His business

Editor's Note: BDC financing for Fox E. Trucking was by way of a Growth Capital for Aboriginal Business Ioan (GCAB), which has flexible debt/equity requirements and combines financing of up to \$100,000 for existing businesses and up to \$25,000 for start-ups with customized management support. This support is available through an alliance with the Canadian Executive Service Organization (CESO). The program is designed to provide Aboriginal entrepreneurs with management competencies, or the skills to develop a business plan. It also includes on-going mentoring and counselling for the first two years following loan approval.

Financing is available to acquire fixed assets, finance franchise fees, cover start-up costs or obtain working capital to support continued growth. BDC believes in working with the community, and will refund a portion of the interest paid on a loan to a community organization or charity chosen by the borrower. For more information on this and other programs available through BDC, check out our Web site at www.bdc.ca.

includes hauling gravel for the Blood Band Public Works, private businesses and the municipal district; animal hay and feed to the Blood Band Ranch, local ranches and farms; railroad containers destined for export for Japanese businessmen. It also provides a flatbed service for heavy equipment transport for the Blood Band, private businesses and individuals.

As an employer, Mr. Fox has created job opportunities and employment which contribute to economic well-being for his employees, their families and their respective Native and nonnative communities in southern Alberta. He currently employs nine people, including six Natives and three non-natives.

Mr. Fox has a reputation for providing quality service, delivering products on time and getting the job done. He is an aggressive and competitive businessman who enjoys working with people and dealing personally with his customers. He has established excellent relationships and friendships through good communication, mutual respect and trust, and equitable "win-win" business ventures for himself, the business and his customers.

Mr. Fox admits that securing loans has been the biggest challenge in setting up a business and keeping it operational. His funding options were limited because he was not able to mortgage land or apply for loans against land on the reserve.

In 2003 and 2004, the Southwestern Business Development Centre (SWAB) in Pincher Creek, Alberta, assisted Fox E. Trucking in developing a business plan and with loans. In 2005 SWAB and the Business Development Bank of Canada (BDC) in Lethbridge approved a joint loan to Fox E. Trucking for the purchase of another truck, a 2006 Western Star, to haul oil. The following year, Mr. Fox also took advantage of a BDC training opportunity which will be conducive to the development of a strategic plan for future growth.

Mr. Fox says a good business plan has helped lending agencies to understand his business and financial needs. He thanks SWAB, BDC, the Royal Bank of Canada (RBC) in Lethbridge, and the Indian Business Corporation (IBC) of Calgary, for loaning him funds to achieve his business goals.

"It's been a pleasure working with Eugene Fox and his wife Kitty and assisting with their entrepreneurial endeavours," said Ron Corbiere, Account Manager with the BDC branch in Lethbridge. "The Foxes are astute business people and know that if you fail to plan, you are planning to fail. Their attention to this part of the business process, combined with the assistance of the Pincher Creek Community Futures Development Corporation, has contributed to the successes they have enjoyed to date."

Mr. Fox completed Native Business Entrepreneurial Courses sponsored by Blood Tribe Economic Development and the University of Lethbridge Business Training Centre, and holds a civil engineering certificate from the Southern Alberta Institute of Technology (SAIT) in Calgary. He is a member of the Blood Reserve Truckers Cooperative and the Kainai Chamber of Commerce, which both promote employment and economic development on the Blood Indian Reserve.



We will be known forever by the tracks we leave.

—Dakota Proverb

BY RICHARD TURNER, Account Manager, BDC Nanaimo Branch

West Coast First Nations

Economic Independence through Resource STEWARDSHIP

Residents of British Columbia's coastline are richly endowed with many natural resources, and in return we have the great responsibility of stewarding them. In the past, many First Nation communities used all the resources in their respective territories to enable them to thrive as a culture and a self-sustaining nation. Since white men arrived, neither First Nations nor Canadians have the cleanest record for maintaining fish stocks, harvesting forests in a renewable manner or developing lands sustainably. Economically, some communities went from being resource-wealthy to being dependent on government handouts. Today, there are many examples of communities re-emerging as economically independent nations, providing their members with employment and services through well planned and inclusive economic development initiatives. On Vancouver Island, most of these initiatives are a result of the First Peoples' earliest teachings and traditions.

{ Part 1 of a two-part series }

Cowichan (Qu'wut'sun) Tribes

The Cowichan Tribes, located in the Cowichan Valley of central Vancouver Island, are part of the Coast Salish people. With over 3,800 members, they are the largest single First Nation band in British Columbia. The first band office opened in 1966 with three employees. Today, they are one of the largest employers in the region with over 700 employees.

The Khowutzun Development Corporation (KDC) is the primary economic development arm of Cowichan Tribes, created to develop a strong independent economy for the community. KDC provides viable employment and training opportunities for Cowichan members, supporting entrepreneurs in the creation of wealth within the community. KDC has developed several businesses, including the Qu'wut'sun Cultural and Conference Centre with authentic First Nations cultural attractions and conference facilities; Khowutzun Mustimuhw Contractors, a land development and contracting business; KMJ Kitchen and Bath Centre; **Choo Kwa Ventures**, blends tradition with modern tourism, providing traditional canoe tours on the Somass River, a gift shop and an annual salmon barbecue. The business has developed an excellent reputation, achieving runner-up placement in the Vancouver Island Business Excellence Awards.

Cherry Point Vineyards and Estate Winery that produces award-winning wines and ports; and Koksilah Nurseries and Greenhouses which grow native plants and vegetables.

Perhaps the most promising venture is Khowutzun Forest Services (KFS). In February 2004, KFS signed a \$13 million, sixyear forestry agreement with the provincial government. The agreement provides certainty to forest operations within the Cowichan Tribes' traditional territories. An additional \$600,000 in economic development funding from the Treaty Negotiations Office has been secured for Cowichan Tribes to provide forest sector training and engineering, silviculture, harvesting and geographic information systems for mapping. This fund also provides for a forest development and stewardship plan to identify market strategies and explore the building of a new client base and the creation of value-added services.

"This funding will help Cowichan Tribes develop the tools to open forest sector opportunities, access training, encourage partnerships with the private sector and assist in coordinating forestry operations in the region," said Geoff Plant, then Attorney General and Minister responsible for treaty negotiations.

Hupacasath First Nation

The Hupacasath are First Peoples of the Alberni Valley in central Vancouver Island and are one of the Nuu-Chah-Nulth, the original people of the west coast of Vancouver Island. Although small in numbers at 300 members, the community has undertaken major economic initiatives and, in the process, experienced even greater successes.

In her article in *Making Waves*, Chief Councillor Judith Sayers writes, "Our first step towards change was to begin creating positive relationships with the surrounding communities. Our belief is that we must be good neighbours. We began attending functions, hosting events, sitting on the board of the regional district as representatives of the Nuu-Chah-Nulth Tribal Council, joining the Alberni Valley Chamber of Commerce and sitting on its board. By writing letters to the editors of local newspapers, getting to know their reporters and obtaining regular coverage of our affairs, we began to build a positive image of our Hupacasath community." Those first steps led to identifying market opportunities, a mission statement, goal setting and a comprehensive framework for advancing community-based economic development initiatives. The Hupacasath now operate a profitable 400-hectare woodlot and earned an environmental award from the Alberni Valley Chamber of Commerce.

Another successful business, Choo Kwa Ventures, blends tradition with modern tourism, providing traditional canoe tours on the Somass River, a gift shop and an annual salmon barbecue. The business has developed an excellent reputation and was runner-up in the Vancouver Island Business Excellence Awards. A second tourism project is an interpretive centre on the highway to Tofino. This centre has the potential to be among the best in the world as well as the most visited, as Tofino experiences a surge of two million visitors during the summer months.

Eagle Rock Materials Ltd. is a joint venture with another First Nation and a private company to mine construction aggregate materials in the Hupacasath territory. The venture has significant employment potential including high knowledge, mining management and technical jobs.

A key element to the Hupacasath economic strategy is diversification. Councillor Sayers noted that diversification of the local economy is as much the key to survival for Hupacasath as it is to Port Alberni, a town traditionally dependent on forestry. The community has now invested in the energy sector with a 6.5-megawatt micro-hydro, run-of-the-river, green energy project on the local China Creek.

"We've named the project after our own name for the creek, Upnit, meaning calm place," said Ms. Sayers. "It demonstrates our role in creating alternative energy and reducing greenhouse gases. The project fits within the parameters of a community energy plan we completed earlier to help us become a more environmentally, socially, and economically sustainable community." The project employed nine members in various jobs during construction and created four full-time positions. It built the capacity for another run-of-the-river project, now in the conceptual stage, as well as the utility corporation they are establishing. In the big picture, they are a net supplier of power to an island that needs more hydroelectricity.

Notes and Acknowledgements Many thanks and congratulations to Kekinusuqs (Judith Sayers), Chief Councillor of Hupacasath First Nation in Port Alberni. Information and quotations from Ms. Sayers and her article in *Making Waves*, volume 16, number 4, Winter 2005. Cowichan Tribes information from their website, www.cowichantribes.com.

Editor's Note: Richard (Rick) Turner is an account manager for BDC Nanaimo Branch, managing a portfolio of 25 growth clients and over \$15 million in loans. His portfolio includes light and heavy manufacturers, food processors, transportation companies, construction firms, business services and destination resorts. Mr. Turner is working towards a CGA designation and holds a Bachelor of Science degree from Simon Fraser University. He has over 10 years of business experience, including four years as an operations manager for a modular construction company on Vancouver Island.