

Stop 103 banks on loan fund for poor

At Stop 103, staff members are busy bundling up food to be loaded on to a truck to be sent back whence it came.

Three hundred kilograms of the stuff.

The doors at this, one of Toronto's oldest food banks — a dubious distinction — have yet to open for the day. But by 10:30 in the morning, men and women and children have already started to form a queue.

This food bank is open to the public from noon to 6, four days a week. And Rev. Rick Myer, the executive director of Stop 103, will not unlock these doors until precisely 12 o'clock. It's not that he is a harsh or petty man. It is only that his line-up of supplicants for food is a reminder to the community that the hungry are still among us. They should not be hidden from sight. This is what it looks like to be needy. This is how many people, too many people, get by in Our own.

But the shelves that have so recently been restocked are nearly empty again. Food that has come in since Monday — Stop 103's early share of the Easter Food drive allotment — is being back out again. And not as it had been intended.

A prankster's cruel joke, or a misanthrope's cruel crime, has rendered much of the food donated by the public this week untouchable, at least temporarily. Until police and officials can determine if the threat of poisoned donations is valid, or how the food can be screened, all this stuff and staff of life is useless.

"What a terrible waste," sighs Myer. "It's a terrible waste of food and human effort. And it's an affront to everyone who has worked on producing and collecting it, right from the farmer who plants the wheat to the volunteers who sort it and distribute it."

For the moment, Myer doesn't know how the projected shortfall will be met. But he takes it on faith, faith in humanity, that there will somehow be enough food to go around when this whole sorry episode is over.

This, however, is not intended to be a story of how things go wrong. It is about how the people at Stop 103 are trying to make things go right.

It started out, in 1981, as a place that gave out food. No one imagined they'd be around, 11 years later, doing much the same thing. But for the past 18 months, the administration here has taken a different tack. It is evident in the new

logo they have made up, to go along with the familiar red STOP sign. This one reads: START 103.

"We have to do what we can to break the cycle of poverty," says Myer. "Giving out food supplements a need, it postpones hunger and anxiety for a few days. But what we are trying to do now is move away from just a short-term response. We want to help people so they can help themselves, by providing them with the means, the contacts and sometimes the money to start their own businesses."

This new approach began in 1990 when Stop 103 received a \$120,000 donation from an individual who brokered it through a corporation. The people involved wish to remain anonymous but the money was advanced on a promise from Stop 103 that it would be used for community economic development.

The fund has been carefully husbanded. Most of the money is still there. And some of the initiatives Stop 103 has supported have not had anything to do with the cash windfall. But this is the kind of community economic development Stop 103 has been promoting:

- A refugee applicant from Cuba has been provided with the tools and space necessary to pursue his cobbling trade. (Myer is wearing a brand new pair of leather shoes the man has fashioned.)
- Two of the food bank's clients were taken on and trained by a craft co-operative that produces wooden deck chairs.
- A single mother has been assisted in setting up a cottage industry to produce hand-knit sweaters.

An ambitious project for the near future is for Stop 103, in conjunction with North York Harvest, Foodshare, and two major Canadian corporations, to establish a community revolving loan fund. This fund will issue small loans, in the \$2,000 area, to help people start up their own small businesses.

"These are the kind of loans that would never interest a bank because they're too small — they wouldn't even be worth the paperwork," Myer says.

Stop 103 has an annual operating budget of \$357,000. Only 2 per cent of that comes from government. The rest is raised from individual and corporate donations. "A lot of hard work, a lot of hustle," says Myer.

Most people don't want handouts. Most people would rather fend for themselves.

"It's a long-term approach to need," says Myer. "Providing direct aid, giving out food, that is necessary. But sometimes you feel like the need is a bottomless pit, a vortex.

"This new approach is invigorating and joyful."



**Rosie
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Pre-Game Dinners