

## Welcome to the Company of Canadians Truck & Tool Club

Once in a while you might need access to a car or truck. Buying or renting may be costly. Why not use the company car? Here, we make it easy for you and a few friends to co-own tools, trucks, tractors, buy food or supplies bulk, or work with others to start stores and businesses. We're caring Canadians focused on a fair and sustainable future.

Five friends pitching in cuts costs to 1/5th, including insurance. The group owns the asset. Each member gets access to the truck or tool when they need it. But how to split gas, or insurance, when one person uses the truck more than another? Does everyone pay when there's an accident? That's a fair bit to think through, so we made it easy. Join the company. Use the company car. Then, you're an equal-rights company owner, able to access all sorts of resources. Cars, trucks, trailers, rototillers, sewing machines, CNC routers, plumbing tool kits, whatever you need.

We've structured this so the non-economic and cost-savings aspects are run through an Hours Bank. This is basically a diary or record of who did what and how much work was done. For expenses, the accounting is simple for a small group, done on paper, using a spreadsheet or accounting software. But you can also use the Hours Bank to set up a venture that may make profit. Again you need to record who did what.

The simplest example is five friends who want access to a sewing or embroidery machine sometimes. A programmable embroidery machine can stitch logos in shirts and hats, but is somewhat expensive. But five friends pay just \$200 each for a \$1000 machine, owning a 1/5th share that they can sell to the group or a new member if needed. The machine would stay at one person's house until another person needs it. You've formed a sewing club! It used to be that clubs were hard to run, with book-keeping and all, but this is less formal. And we have modern communications and software to make it easy. This is about friends helping friends, or making new friends with mutual interests.

In order to make this as simple as possible, so that people can work freely with each other to do things and start projects, we structured the Company of Canadians using the Canadian Charter of Rights and Freedoms as our Charter. That gives you the most options for free self-direction. A company does not have to make money, though it could. Here, our social purpose is care and connection. Supporting the green economy. Helping people get started. In our car co-own, the purpose is to go green by reducing the number of car per person. The group might also be able to afford an electric vehicle to reduce greenhouse gas. We made it easy. Just join the company as a club. If at one point you want to move from cost-savings to earning, you can work with others to develop a business if you want. But a club is a good start, a place to plan, to try a new line of work and see if you like it. You might want a welder, to try welding, with how-to help from a friend! Welcome to the Truck & Tool Club.

**General Sharing Agreement.** Welcome to the Company of Canadians, your company of family and friends. People working together can easily create fair lives by ensuring mutual benefit to others. The Company of Canadians is a federally incorporated limited-profit social enterprise that all Canadians can join as equal-rights co-owners to use their inherent social and economic rights to caring community. We

aim to go green and create jobs. Our equal-rights co-owners create self-serve guidelines for working with others, letting others create their own mini-companies for jobs, investing in ventures and buying bulk to gain life security (your Section 7 Charter right). We work only in the core economies of essential human needs including energy and transportation. Join our company to work with others, start projects and slash life expenses.

In our vehicle co-own, one person finds a car they want, then finds friends. There are various ways to work well with others and split costs. Our fair-life principles include the freedoms to run your group your way. Your group owns the asset and decides how to use it. Joining our company as an equal-rights co-owner makes it easy to deal with partial ownership, repairs and insurance.

**How to split costs?** Suppose five friends want to co-own a car. Sharing slashes your costs to one-fifth. Here's the math. A number  $N$  of friends equally dividing costs  $C$  will pay  $C/N$  each, so a \$10 000 car can be bought for \$2000 each. The Company of Canadians asks for a one-time fee of 10% (our pay for work done is limited to keep costs down), so five friends can co-own a car for  $C/N = \$11000/5 = \$2200$  each. There is also sales tax, an emissions test, safety certificate, repairs and insurance. Sharing makes life affordable, but it's on you and your group to be responsible, do the accounting and make it work.

**How does it work?** To co-own cars, trucks, trailers and tools, you and your friends should live near each other. You have to find your way to the car, or find a friend in the group to pick you up. There are real expenses involved and car use can be inequitable. Instead of loosely chipping in for gas and time, it is best to use a diary to sign off time and distance every time the car changes hands, record your time and costs (such as pickup and repair services), and reconcile on the spot or monthly to pay everyone properly. The driver is responsible for maintenance, repairs and accidents, but remember that friends are more important than material objects. Keep it simple and fair to keep costs down. By working together individual expenses should be far less than renting or buying.

You join the Company of Canadians as an equal-rights co-owner to make co-owning and insurance payments easy, but your group owns the car. Company co-owners get paid for work done to keep things running, but to keep life fair and affordable our constitution reject all schemes for income without labour and has anti-corruption policies in place to ensure reasonable pay for honest work done. Your expenses ought be significantly less than renting or buying on your own, and you own the asset meaning that you can always sell your share. If you are into making a huge profit at the expense of others, our Company is not for you. If you want a fair and affordable life, then welcome.

This is a plain-language legal document designed for nice people desiring to work well with others. This is the typical Canadian, the majority. We don't believe the average person should suffer under a raft of rules created to deal with rare problems or a few bad eggs. Being an equal rights co-owner means that no one person can take over. We favour skill and competency, kindness and caring. This is not a top-down organization aimed at wealth extraction, but instead each co-owner must find reasonable ways of working with respect, care, equality and dignity because our company constitution includes the Canadian Charter and the Universal Declaration of Human rights requiring that we view others as friends and family.

We have anti-corruption practices in place, including the legal right of caring people doing good work to use their freedom of association to reject any person from their group who exhibits lack of care and concern for the health and well-being of others. No one person gets to take over. We use logic, consideration of impact on others, and recognize your social rights to healthy community. If you join us for the significant cost-saving economic benefits of caring community, you are required to respect this and the foundational basis of law, responsible consideration for the impact of your actions on others. We use the legal Supreme Court of Canada decision making processes, which are actually quite clean, simple and understandable. It's all about being fair and honest. All of these principles of care and concern for others are embedded in our financial equations, as follows.

**Equal-Sharing Model.** Five friends dividing the purchase cost equally means you each have an equal share, 20% ownership, and your group entirely owns and controls the asset. One person can represent your group to sign the title, get corporate insurance or collect money to make payments, or you can use the Company of Canadians name and accounts. As equal-rights co-owners in the Company of Canadians, you can use the company resources and connect with people to start projects.

Any two people can easily keep track, figure out who owes what, and arrange use. But what's the math for five people or more when co-owners can join or leave the group at any time? Now computers are handy and the continuity of a company is convenient. The extra complexities of paying, accounting and taxation are easily offset by favourable economics and by combining the talents of people in your group. The Company of Canadians works like Wikipedia, where the members write in the best ideas for use by everyone, improving your life by saving you considerable time and money.

In splitting costs, equality is not the same as fairness because one person may intend to use the car once a year while another wants it once a week. One person may have a driveway and another may not. Should one person answer all the calls, unpaid, or another entirely take care of repairs? What you actually want is a **Fair-Sharing Model** allowing equal rights but variable ownership so everyone can pitch in what they can to use the car. One person might own 10%, another 20%. This allows your group to include someone who just needs a hand up. To maximize freedom of choice and optimize everyone's life security (your Section 7 Charter Rights), your group ought be able to negotiate any agreeable fair trade deal (your Corporations Act rights) and furthermore grant yourself the rights to a fair life and a sustainable future for your children (your Company Constitution). If the Company fails, you keep the assets. One way to do this is with a zero-debt policy. If you cannot afford an asset, we have fundraisers.

Five friends dividing the purchase cost fairly but inequally means that each person pitches in what they can. Here's the math. Agreement must be reached between amount  $s$  each person pitches in, the sum  $S$  of the money pooled, the cost  $C$  of the vehicle acquired, and the number  $N$  of people allowed in the group. The fractional share owned by an individual is  $s/S$ ; the percent share is  $100s/S$ . We strongly prefer avoidance of debt at the time of purchase, so the sum of money pooled equals the cost ( $S = C$ ), but note that **your group has the free-trade rights to negotiate agreements between members including loans of not only cash but work, goods and services.** One person in the group may have interest in mechanical repairs while another contributes organizational and communication skills to

schedule vehicle use. Life ought be flexible so everyone can learn and grow while developing their diverse talents.

Just like your fractional ownership share, the fractional use of the vehicle is your personal use  $u$  divided by the total use  $U$ . You must record the distance travelled by taking odometer readings when you start and finish your use of the car. If everyone keeps a diary (or records online), co-owners can compare notes to ensure honest accuracy and add up the monthly use. Receipts must be saved for running expenses like fuel, but you can determine how much fuel the car uses per kilometer. Your group could use a gas card or decide to always keep the tank full.

For insurance payments, given that some people are better drivers than others and accidents happen regardless of skill, again we use fractional risk. Your individual risk  $r$  is divided by the total risk  $R$  of the group,  $r/R$ . If everyone is equally good, the risk ratio is 1 and risk is equally shared. If you have high risk, your ratio may be 1.1, and risk increases with time spent on the road. For the first month, when the amount of time used by each owner is unknown, it is reasonable to split the insurance bill  $I$  in proportion to your fractional ownership share  $s/S$ , so your individual payment is  $i = I(s/S)$ . Later, with the car in use, whoever drives most should pay most, but including risk the insurance bill is shared by individual payments of  $i = I(d/D)(r/R)$ . But if one person only drives the car once, should they pay the whole bill for everyone? No, cars are insured even if unused. Therefore, we need a splitting factor to pay fairly for use and non-use, call this  $x$ . If the insurance is split in half for use and non-use, so  $x = 0.5$ , your individual cost for operating and owning is  $i = xI(d/D)(r/R) + (1-x)I(s/S)$ , and your group can change the split by changing  $x$  (from 0 to 1).

Just because an equation for sharing with flexible fairness reduces to a number, an amount owed does not give anyone the right to be harsh and hard. Real people with real lives need the flexibility of negotiation, use of their fair trade rights. Since you are all in the same company, all sorts of deals can be made including loans. You need not pay the person you owe directly; because you are in a group you can do work for the group, or you can work for the Company of Canadians and the Company will compensate the group. Or, if someone does not pay their share of the insurance, you can reduce their ownership share. On the positive side, your group can choose to build up a car repair or replacement fund. And we offer fair-life insurance for the deductible imposed by insurance companies. Our members may also create their own insurance company.

**Deductible insurance** can be built up in two ways, group and personal. Your group can build a fund by paying in proportion to their fractional ownership. Or, each person can build their own personal deductible fund, to cover deductibles in all areas of life. If the Company of Canadians does this for you or your group, we ask for 10% for the setup work done. This fund is to be saved not spent, and it remains your money to control. In the example of group insurance for a deductible of \$1000, five people with equal share pay in \$220 each to gain **permanent insurance with no monthly payments**. This is a specific example of how we reject investors seeking income streams free from labour. As a company co-owner you retain your monetary rights. In all loans, we only allow a single interest calculation, so a 10% rate on \$100 borrowed will return \$110, thus utterly rejecting compound interest as usury (continually

adding debt to debt). If you cannot repay debt in the form of money, you have the right to work to repay loans.

*You can sell your shares* in a vehicle to another co-owner or someone wanting to enter the group. If the group is not agreeable, the Company of Canadians may buy your share, considering that the value of a vehicle declines over time. You can also co-own vehicles in other groups to reduce problems of occasional unavailability. Always keep your model of co-ownership honest and simple to keep time involvement and costs down.

**Written agreements prevent problems.** Remember you are working with friends helpfully and with care, respect, sensible logic and dignity as required by our the Company of Canadians constitution which includes the attitudes, ideas and principles embodied in the Universal Declaration of Human Rights. Consistently abusive and disrespectful co-owners will be ejected from individual groups and from the Company of Canadians by exerting their Section 2 rights to Freedom of Association. Your group also has social rights to healthy community. We also recognize your inherent rights to communication which are essential to life and negotiating trade.

**Valuing the work you and others do.** What happens when one person becomes the key person in taking calls and scheduling? Or another does most of the maintenance? Who pays the bills, and should the expenses be split equally even if one person rarely uses the vehicle? If all members of the group call each other equally, should each pay the other for work done? No, because there has been no net gain. People within a company do not charge each other directly for work done but instead record time and expenses. A car is an expense for purpose of making life easier, not a source of profit. You are sharing your time and a vehicle to cut costs, not to make life more complex and expensive. Some people want unusual benefit by getting others to do all the work, whereas a limited-profit company aims to make life reasonable for everyone. Anyone doing more work than others should get paid.

To keep life affordable, everyone in the Company of Canadians has similar rates of pay because scientific evidence proves that exceedingly few people have a capacity to do intellectual or physical work that is greater than 1.5 times the average. It is on each co-owner to respect Canadian Charter Rights to equality and to work to protect our top laws to ensure everyone has a basic life security of essential human needs. We don't allow income without labour and we reject all wealth-extraction schemes. In your monthly accounting, some people will pay for the work of others and some get paid, but no money is exchanged if everyone does their share.

**Owner-Sharing Model.** If you already own a car, you can reduce costs by letting others use it. With family members you do this and hope nothing goes wrong. With friends, it gets a bit trickier and its on you if an accident occurs. To deal with insurance, the simplest safest route is to create a company. If this is too expensive and time-consuming you can simply join the Company of Canadians to access written agreements, use the company tools, buildings and vehicles and cut life expenses with ease. It is most economical to use a small car to get yourself around. Only rarely do you need a truck. But there you are,

stuck with a truck. Or, if you own a car you want to sell, you need not sell all at once. You can sell shares in your car to other people, keep a share or selling out entirely.

But here's the deal. Everyone in the Company of Canadians is concerned with the decline of our lives and our life-sustaining ecosystems at a local to global scale. Concern for the health and well-being of others as the basis of law is the only reasonable and peaceful path to fair and sustainable future. With caring sense, proof, evidence and logic, anyone benefiting from the social and economic rights to life security offered by the Company of Canadians agrees to mutual benefit by limiting profit from the labour of others and from essential human needs including transportation. The Company of Canadians is a life company defending your Charter Rights to life security and our co-owners include mechanics devoted to doing honest work at fair prices. You are defraying costs, not running a business.

**Venture Business Model.** Some ventures require working trucks for moving, transport or towing, tractors for farming, earth-movers for home-building and so on. The Company of Canadians makes it easy for parents to invest in their kids ventures, or for people to pool resources to get equipment a business going. We know it's not easy to find people and fund ventures, and debt can get you sunk before you get started. What any venture really needs is time to learn and develop ideas, to work with people willing to contribute resources and expertise, and a slashed cost of living during the start-up stage. If joining our Company helps you do that, then welcome. We all need a little help sometimes, and there are many ventures in life that can only be done by people working together as a social enterprise. The Company of Canadians is designed to connect people needing combined expertise to get things done. A venture is essentially a labour loan requiring risk of your time for later repayment by cash, goods or services (much like planting seeds for future harvest). Currency is a convenient tool of trade to get what you want, goods and services. In this sense, the Company of Canadians is a vehicle allowing parents to invest in future generations by directly investing in their children to get them set up in life.

**Company Car Model.** The Company of Canadians can own a share in your car or own it outright to give co-owners access to a variety of vehicles (tools, workshops) in a various locations. Suppose you want a vehicle (tool or machine) for one-time or rare use. As a co-owner, you get to use the company car. You can foot the purchase cost and get repaid plus 10% as others buy in. Or you can be the one buying in to the asset and covering the running expenses. For tools, this adds up to use of the company workshops. We don't want to be more complicated than that.

Note that the Company of Canadians does not deal in high-end or frivolous vehicles for play or show but instead sticks to the core realities of essential human needs on a finite planet by focusing on sharing, reuse and recycling, long-lasting quality goods and services, smart use of energy and our time. We aim to move away from burning gas and toward real life security.

Your personal life security matters, and we all need planetary life security. Does each person need a car? No. But if we go that route, we will require the resources of five planets. By sharing, we cut life expenses and exhibit care for others. We require evidence of a caring culture in our actions and financial equations. We deal with conflict between members in part by preventing problems, making the ideas

and rules clear in advance, and emphasizing that every the Company of Canadians owner limits profits from essential human needs for the purpose of allowing everyone to work with access to tools to gain basic life security.

*Where's the fine detail?* We believe straight-up simplicity is best for the majority of people who know how to treat others well, and that we can deal with problems and complexity as it arises. We prefer reality, fact and reason over imagining worst-case scenarios that might never happen. We believe that most questions you ask can be answered yourself by asking “how do you think it should work”? You and your group have the right to shape your life your way within reasonable limits that realistically tackle practical problems of personal and planetary life security.

## YOU DECIDE

Having expressed the key ideas and principles of fair use, trade negotiation, ownership, equity, caring and sharing, in writing and in flexible cost-minimizing economic equations that can change over time dependent on various life circumstances, we can now use questionnaires or flow charts to guide your decision-making. Answer, check, circle or highlight your decisions:

**M1. Co-own model.** Do you want to buy a vehicle with others for occasional use? This model is generally used to buy community tools. Your local group keeps control with fair-use practices.

**M2. Owner-shares model.** If you own a vehicle or tool, do you want to keep full ownership and reduce your costs by agreeing to let others use it? You the owner keeps control while allowing fair use.

**M3. Owner-sells model.** If you own a vehicle or tool (in general, an asset), would you agree to partial ownership to reduce costs by letting others use it? In other words, would you like to sell your vehicle or asset over time but still have the right to use it? You agree to mutual fair use.

**M4. Company car model.** Do you prefer to use company vehicles and tools owned entirely by the Company of Canadians? Note that in Models 1 and 3 the Company of Canadians can share ownership. One asset can be owned by several people. One person can have shares in several assets. the Company of Canadians is thus a tool used to make deals, for accounting and to connect people, hence its self-serve nature.

**Q1.** The main purpose of Models 1 to 4 is cost savings by sharing in caring community to make life affordable or even possible. Is this your main purpose?

**Q2.** Models 1 to 4 naturally contain mechanisms for a person to get paid whenever they do more work than others. However, one person can also agree to do all the work, negotiating activities, hours and pay with those paying for the work done. Do you want to do most of the work?

**Q3.** In Models 1 to 4, everyone operates within the Company of Canadians to make life simple. As a car is tool and an expense, a car co-own is simply smart sharing to cut costs. People within a company do not charge each other for services but instead use the internal company accounting to pay individual expenses from the net proceeds. However, a venture-minded group can also create a for-profit operation by using their co-owned vehicle for a rental, taxi or delivery service, the distinction being that the income comes from people outside the Company of Canadians. In this case, there are additional complexities of use, profit-sharing, taxation and insurance to consider. Do you want to begin a business venture?

The personal questions to ask concern the cost of the car, how much you expect to use it, and the number of people in your group. The car may be too expensive for two people, but affordable for four. You may want to stay debt-free, and it may be smarter and easier to pay 6 months insurance in advance. One person rich in cash could agree to pay more up front knowing they will reduce their ownership share later. A small group could buy the car planning to add another member later. An in-person round-table discussion is best to dynamically work out these details. You will need a plan for payments for purchase and insurance, diaries in paper or online for recording the odometer and keeping receipts, and a plan for paying people for time, expenses and repairs. All best done in writing and summarized monthly. Since Canadians lack Constitutional social, economic, work and communication rights, car co-owns can only be done by incorporation.

Joining the Company of Canadians makes it easy to get life rolling. Got it? You're good to go.



## Co-owner Agreement

We the undersigned understand and will follow the Company of Canadians General Sharing Agreement to form a group within the Company of Canadians for the purpose of partial ownership and use of the following asset:

**Describe the vehicle.** Include the year, make, model, colour, Vehicle Identification Number (VIN), odometer reading, any damage and the total purchase cost (attach receipts or invoices for purchase, tax, repairs, safety inspection, emissions test, registration, licensing, the Company of Canadians fee, first-month insurance).

**Describe your sharing model.** Include any specific conditions or special agreements within the group for use, change of ownership over time, repairs and responsibilities, and trade agreements for exchanges of cash, work, goods and services. One person, or the Company of Canadians, may hold the title and keep this original signed agreement, making a copy for each co-owner. Each person agrees to record their use including odometer readings and expenses and is responsible for repairs and accidents while they are the driver.

| Print Your Name | Company ID Number | Percent Ownership | Signature |
|-----------------|-------------------|-------------------|-----------|
|-----------------|-------------------|-------------------|-----------|

- 1.
- 2.
- 3.
- 4.
- 5.

(add co-owners as needed)