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MBS ([00:00](#)):

For one of Marcella's significant birthdays, we went to the Fogo Island Inn. It is an extraordinary building on an island off the east coast of Canada. Google it because you just need to see this to see what an amazing building it is. It just glows on the landscape. But more than just being an extraordinary building, being there is an extraordinary experience. It's a hotel built into the rock of the island and into the roots of the community. We celebrated Marcella's birthday in a hot tub, looking at stars, going snowmobiling with some of the islands inhabitants, eating locally foraged food and hiking through waist deep snow. Now, I've stayed at more than my fair share of hotels in my time. Almost all of them, deeply unforgettable, a few utterly terrible, and one or two, maybe three, super fancy. But the Fogo Island Inn is the first and only one that comes with a mission to save the world.



(01:05):

Welcome to two pages with MBS, the podcast where brilliant people read the best two pages from a favorite book, a book that has moved them, a book that has shaped them. Zita Cobb is the founder and CEO of Shorefast, a charity organization that through business preserves culture, sustainability and economic wellbeing of local communities. And one of those businesses, one of those communities is the inn in which we stayed. And Zita is its innkeeper. Now, as Zita will tell you, she also as well as being an innkeeper, one of the great job titles, appears to transcend time and space.

Zita (01:45):

Well, maybe the best way to say my story, I'm 64 years old to give a sense of time, and I jokingly say, but it's not really a joke that I'm 64, but I have lived in three centuries. I am not a vampire

MBS (02:00):

Now, I've never interviewed a vampire before. But even if I was looking for one, I'm not sure I'd find one as interesting as Zita. She was born and raised on the aforementioned Fogo island off the northeast coast of Newfoundland and Labrador, one of Canada's great provinces.

Zita (02:15):

We jokingly also say it's far away from far away. And I grew up there, born in '58, in the sixties when we still didn't have electricity, still didn't have running water. Well, some places on the island still don't. And my parents couldn't read and write, and we had very fragile healthcare. And it was almost a perfect life.

MBS (02:40):

It was a time capsule of another century. And Zita's family lived a life that reflected a much earlier time.



Zita ([02:47](#)):

My father's seventh generation [inaudible 00:02:49] was a fisherman and we were in-shore fishing people. And that particular construct had endured for centuries. We fish very close to shore in small wooden boats that we built ourselves. And it was a life that had a lot of hardship and a lot of dignity.

([03:08](#)):

When I was 10, just about 10, the worst... I call that the 19th century in when I was 10, the worst of the 20th century came down on top of us in the form of the industrialization of the fishery. And monster industrial ships appeared from everywhere on earth, really. We could see them from the hill behind our house. And they took just about every last fish out of the ocean. And my father and all of the other people who lived on the island could not figure out what kind of a logic system was at play here that will cause someone to fish day and night till all the fish were gone. So that was the 20th century.

([03:50](#)):

And my career. So my father actually finally figured out, even though he never had a bank account, never had money in his life, he traded his fish. He never understood economic logic. He figured out they must be turning the fish into money. It was only explanation he had come up with. And so when I was about... Maybe you say 11 or 12, he said, "You've got to go to school and you've got to figure out how this money business works because if you don't, it's going to eat everything we love."

([04:21](#)):

So I studied business and my career was in wave-division multiplexing, which are the little optical pieces that enable the digital age, what we're doing right now. And so those are the three centuries. So I think that says who I am. And then of course my career was in that. And then I went back home about 15 years ago to start a series of projects, one of which was the Fogo Island Inn.



MBS ([04:45](#)):

How do you feel that the landscape of Fogo Island has shaped you?

Zita ([04:52](#)):

As a Newfoundlander, maybe I'm sure other people on earth feel the same, but we're made of the place. And in Newfoundland and Labrador, we never say, "I'm from Fogo Island" or "I'm from [inaudible 00:05:05]" or "I'm from St. John's." You say, "I belong to Fogo Island." And if you meet someone in conversation, you say, "Where do you belong?" And I think for visitors, it's sometimes a bit jarring when someone says, "Where do you belong?" Because it's sort of... Especially in these days, it's like, "You don't belong here." But really it's meant everybody belongs to a place, to a land, to a physical place. I think place is the most important thing. It holds our history, it holds our relationship. The quality of our lives is the quality of our relationships and place holds our relationships, especially those with the past. It holds our relationships with each other. It's how we come together. I think meaning is created in shared spaces and shared endeavors. Place holds nature. It's just everything.

MBS ([05:51](#)):

And my brother worked in the indigenous communities in Australia, and when I visited him there, the greeting was, "Who are your people?" It's not, "Who are you?" No, who are your people? You're like, you're going, "Oh, I'm related to here and I'm part of this clan." It's that setting of a context rather than a claiming of an individual spot.

Zita ([06:09](#)):

It's so funny. That's a Newfoundland thing. Your wife will know this too, maybe [inaudible 00:06:13] Newfoundland. If you meet a Newfoundland, no matter where you are in a world, it's like, "Who's your mother?" We are determined to... We're only half a million people in the entire province. And so we're determined to find out we are definitely got to be related somewhere.



MBS ([06:27](#)):

Her family names are [inaudible 00:06:28] and Lawrence. And every time you meet a Newfoundlander, there's a connection to be made somehow.

Zita ([06:32](#)):

Yes. Yes, yes. Very important, these connections.

MBS ([06:36](#)):

So Zita, when was the first moment you knew you needed to leave the island?

Zita ([06:43](#)):

Oh, well, really probably when my father said, you got to go get an education because we have high school on the island, but there's no university. And so that's when I started to realize my life was going to take a different path. But I also grew up obsessed with sailing and obsessed with this islandness that we all shared and thinking always about the people that I am descended from arrived on Fogo Island from England, from basically [inaudible 00:07:19] and from Ireland, and they crossed that ocean. It always fascinated me that I want to cross back. I want to know what they did. It wasn't like an awful terrifying thing to leave. [inaudible 00:07:31] was painful, but maybe I always knew I wanted to see what was on the other side.

MBS ([07:38](#)):

What did moving away give you?

Zita ([07:44](#)):

It was shocking to come... I came to Ottawa, which I mean electricity everywhere and running water. That was all very shocking. But also it gave me a... First of all, I was always trying to make sense. That's what humans do. We trying to make sense of how do social relations work in a city. I kept trying to remake or find the community that I figured must be here somewhere. I was a



student, I lived in an apartment building in Central Ottawa. And so I found myself trying to make community in this apartment building, which I think some people found a bit shocking that the neighbors would be knocking on the door, things like that. It took a long time for me to realize, "Okay, you make friends and they might live in different places and you [inaudible 00:08:38] together." But I don't know that I've ever really fully reconciled myself to that.

MBS ([08:44](#)):

I'm wondering, having moved away and then coming back, what did you see with new eyes?

Zita ([08:53](#)):

When I was growing up, all this hardship and fear of loss, the island was almost resettled. If it wasn't for art, if it wasn't for the focal process, and if you Google the focal process, it all reveals itself. People who came to the island who were filmmakers and academics who didn't have any answers about the collapse of the cod and what should happen, but what they understood was that there's value here in this place. The people here in this place might not have the language of government administrators who were trying to figure out what to do in this kind of economic collapse, but they had ideas around what might happen that could allow them to stay there. I think through art that was activated. So I think when I was growing up, I remember people saying things like, "There's nothing..." [inaudible 00:09:45] "Nothing here, but the gold. So we're all going to be gone because..." 120 Newfoundland communities or Newfoundland Labrador communities were resettled.

MBS ([09:54](#)):

And to say what that means to people who don't know.



Zita ([09:56](#)):

That means that people were given small amounts of money by the government of the province under the resettlement act to leave where they lived and never come back. And some of them move their houses if they could to the mainland. All the elder islands, most of the elder islands were resettled for sure. I don't really blame [inaudible 00:10:19] we can sit here now and say, "What were they thinking?" But come on, we were dealing with hundreds of communities with no running water, no healthcare, and now suddenly no fish. Really, it was a big problem. So I understand that. But there's a Newfoundland song called The Outport People, which has a beautiful line that talks about this time and about people being uprooted like this. And the line is "They moved without leaving and never arrived."

([10:47](#)):

This pain, and you see it around the globe now of people being uprooted from place, has consequences. But I would say being away in coming home, I certainly saw... Isn't that what T.S. Eliot's Four Quartets? I saw Fogo Island with newer eyes, new eyes. It was more beautiful to me than ever and more precious than ever. I think I came home with some of the tools of the globalized world of how you function in a globalized economy and started to see things as having potential that before I saw had value, but I couldn't figure out how to release the potential in it in a way that could give us economic dignity.

MBS ([11:36](#)):

Yes, I love that reference to the Newfoundland song, the sad reference around leaving but never arriving. How did you know that you'd arrived home? What did that feel like?

Zita ([11:51](#)):

I never lost touch with home When I'm away. There's another kind of Newfoundland joke about how can you tell the Newfoundlander in heaven?



She's the one moaning and groaning because she wants to go home. So we never really let go. I always went back and forth. Every time I went home, say for a vacation or visit, it was always painful leaving and I could never see how I could live at home because what was I going to do for a living? When I finished my career [inaudible 00:12:23] moved back, it was like the place just opened up. I felt as I walked on the landscape the rocks just lifted an inch to meet me.

MBS ([12:30](#)):

Oh, that's beautifully put.

Zita ([12:32](#)):

[inaudible 00:12:34].

MBS ([12:34](#)):

Yeah, that's beautifully put.

([12:35](#)):

Zita, tell me about the book you've chosen to read for us.

Zita ([12:40](#)):

I have chosen a book that... I've been waiting all my life for this book. It's called The Third Pillar by an economist named Raghuram Rajan. This book came out in 2019. So all of these things we've been talking about have been floating around in my life since I've been aware of being alive. As I went through my career in business, I was the chief financial officer of a publicly traded company. What do you do with places like Fogo Island? Are they all destined to be lost? Do we just all need to be modern people? And how do we reconciled the things that have inherent value with their economic value?

([13:28](#)):

So these are big questions and we're all, all of us living in those questions every day. And so my only critique of this book, and I've said it to Dr. Rajan because I



have met him at least on Zoom, is that why didn't you write this sooner? Anyway. So he used to be head governor of the Federal Reserve Bank of India. And he worked at the IMF and he's at the University of Chicago now. And so when I read this book in 2019, I remember every muscle in my body relaxed going, "Finally, I have [inaudible 00:14:01] for all of these questions." It means everything to me, this book, and it has provoked our work since then.

MBS ([14:08](#)):

Oh, what a gift. Knowing this is such an important book to you, how did you end up choosing the pages to read?

Zita ([14:15](#)):

This took more time than it probably should have, Mike, and so there they're a little bit disjointed, but I wanted to read enough sections, but I promise it only adds up the two pages that gives listeners a sense of the whole, because I think to do justice to his work, we need to at least give people a glimpse of the whole.

MBS ([14:35](#)):

That's lovely. Zita, I'm excited to hear what you've chosen to read for us. Over to you.

Zita ([14:43](#)):

This book is about the three pillars that support society and how we get to the right balance between them so that society prospers. Two of the pillars I focus on are the usual suspects, the state and markets. Many forests have been consumed by books on the relationship between the two, some favoring the state and others markets. It is the neglected third pillar, the community, the social aspects of society that I want to introduce into the debate. When any of the three pillars weakens or strengthens significantly, typically as the result of rapid technological progress or terrible economic adversity like a depression, the balance is upset and society has to find a new equilibrium. I will argue that



many of the economic and political concerns today across the world, including the rise of populist nationalism and radical movements on the left, can be traced to the diminution of the community.

[\(15:45\)](#):

The state and markets have expanded their powers and reach in tandem and left a community relatively powerless to face a full and uneven brunt of technological change. Importantly, the solutions to many of our problems are also to be found in bringing dysfunctional communities back to health, not in clamping down on markets. This is how we will rebalance the pillars at a level more beneficial to society and preserve the liberal market democracies many of us live in. According to the dictionary, this is very important part, a community is a social group of any size whose members reside in a specific locality, share government, and often have a common cultural and historical heritage. This is the definition we will use with the neighborhood or the village municipality or small town being the archetypal community in modern times, the manor in medieval times and the tribe ancient times.

[\(16:42\)](#):

Importantly, we focus on communities whose members live in proximity, as contrasted with virtual communities or national religious denominations. We will view local governments such as the school board, the neighborhood council, the town mayor as a part of the community. The community still plays a number of important roles in society. It anchors the individual in real human networks and gives them a sense of identity. Our presence in the world is verified by our impact on people around us. By allowing us to participate in local governance structures such as parent teacher associations, school boards, library boards, and neighborhood oversight committees, as well as local mayor or ward elections, our community gives us a sense of self-determination, a sense of direct control over our lives, even while making local public services work better for us. Importantly, despite the existence of formal structures such



as public schooling, a government safety net and commercial insurance, the goodness of neighbors is still useful in filling gaps.

(17:51):

In the last five chapters, I have laid out a possible path to a new balance, a way to resist the seemingly inexorable diminution of the community, even while preserving the open access that marks to provide us. The intent is to build the pillars up rather than reduce them to the lowest common denominator. The essence of this new balance is inclusive localism. We can use the tools we have obtained through the ICT Revolution to empower communities more, to give people more of a sense of control over their futures in the process of creating and distributing economic and political power. At the same time, I argue for a national framework that is inclusive in that all ethnicities are seen as part of the nation, and the nation does not entrench differences in economic opportunity between ethnicities or classes. And the last sentence, which I love the most, inclusive localism breaks down gigantic walls protecting privilege. And this is the best part, while encouraging tiny walls to preserve community character.

MBS (19:11):

Zita, thank you. That was wonderful. What's the heart of this for you? What's that thing that made all your muscles relax?

Zita (19:22):

It was like I found the and.

MBS (19:24):

Right.

Zita (19:25):

Life never seems right if you're wrestling with an or, it's got to be this or that, because you know when you're wrestling with an or, you're kind of at the surface of issue, it's not a full understanding. It's like that iceberg model. As you



come down that iceberg and you get to really understanding the constructs and mental models that are there, you find the ands. I have a career in business, I love business. I think it is a remarkable human tool. I'm Canadian, I have a huge respect for government. I believe in government, I believe in a social vision that we share that the government rules. This kind of oh anti-business sentiment around the destruction of community. There are so many movements, pro-community movements that become negative and see it as a zero-sum game. And I think what's important about Dr. Rajan's arguments is it's a positive-sum game. We need all of us.

MBS ([20:29](#)):

We're building the three columns, we're not removing one of them.

Zita ([20:32](#)):

It's about balance.

MBS ([20:35](#)):

Zita, where do you start? How do you start a movement?

Zita ([20:40](#)):

That is a darn good question. I am living my way into trying to find some answers. After this book came out and I found this structure to work with, we Shorefast from Fogo Island and started a small yearlong pilot project with four other communities across Canada to look at the simple question of what does it take to strengthen community economies? And our thesis of course is that if the economy is strong, then people can live the lives they choose to live. There's nothing like economic precarity to cause anxiety. You can't build a life if you're walking on kelp all the time. And so we start with the local economy and if we're going to strengthen local economies, we can't do that all by ourselves. We can do some things by ourselves, but we rely on so much of the



infrastructure that comes from government. We rely on entrepreneurship and corporate structures to get things done.

[\(21:48\)](#):

We recruited people from governments, from markets and from communities to come together in this pilot project. Because we knew what we'd learned on Fogo Island over the... Well, really over the centuries, but does that apply in Hamilton? Maybe the people at Hamilton are learning different things or London, Ontario, another partner Victoria, B.C., And [inaudible 00:22:09] County in Ontario, those were the five communities. Through the yearlong process, found four levers that really seemed to make a difference to a community's ability to strengthen its economy.

[\(22:25\)](#):

The four were clearly access to financial capital. If you think about our country, we are 5,162 incorporated communities and 634 indigenous communities and probably only 500 of that, let's call it 6,000 communities, have access to financial capital because most of them are unfinanced and underbanked. Well, that makes our country a bunch of stranded assets. Communities are not problems, they're assets. So access to financial capital is one [inaudible 00:23:00].

[\(23:00\)](#):

Another is data. We basically don't have good data. We certainly don't have it in the hands of community builders about how our local economies are doing. Much of what's collected is either at the provincial level or maybe the regional level. Lots of data exists, it's just not where we need it for economic [inaudible 00:23:18]. We don't even know how we're doing. If I want to know the GDI of Fogo Island, we calculate it ourselves. And that's a lovely thing about an island, you can clear these things up.



[\(23:29\)](#):

Another lever is what are the architectures for collaboration? And I actually think this is maybe the most important of the four in a way. How do governments and markets and communities come together to work together? What are the collaborative structures? They don't really exist. If we can't figure that out, what are we going to be doing? We're just going to go on social media, win the press and call each other bad names. Take a simple thing, which should be simple, like air access or air transportation across this vast country of ours, do we need another article in The Globe and Mail about this entity calling that entity bad names? We have to do it together.

[\(24:17\)](#):

We need our airlines, we need our governments, we need our communities. How do we come together? And those collaborative structures, we have to build them. So that was one. And we need them across the three pillars, and we need them within the pillars because whether you're talking about corporate... Inside corporations, the bigger they are, there's silos within those, there's silos within governments and there are silos in communities. These collaborative structures I think is the most important thing.

[\(24:45\)](#):

And then the last one is in communities, especially the small and medium-sized ones, we've lost our best assets to the cities. Our people leave for employment. Not that we don't have really great people still at home, but we're missing some of the specific skillsets rather around how do you set up businesses, legal skills and accounting skills and all these things you need to navigate in a modern economy. And so how do we build that capacity back up inside the community pillars? Those are the four things.

MBS [\(25:18\)](#):

Each one of those is a task, not insignificant task, or four combined has a complexity that must at times feel quite overwhelming.



[\(25:32\)](#):

You've said you're a chief financial officer when you worked in your first career. I'm curious to know how you think about risk, because my guess is there's a bunch of investment both in time and money and resources that just doesn't play out. I'm wondering how you build that resilience of risk. I wonder how you think about risk in the context of how do we build community?

Zita [\(26:05\)](#):

When we were making [inaudible 00:26:08], which way was not a small amount of money.

MBS [\(26:11\)](#):

No, it's incredible building.

Zita [\(26:12\)](#):

We built it... In fact, 2023 is our 10th anniversary.

MBS [\(26:16\)](#):

Congratulations.

Zita [\(26:18\)](#):

And when we were making it, we exceeded our budget beyond anything that we could have ever imagined, for lots of reasons, scope creep and was a bad time to be building in this remote place because the oil sector was super busy in Newfoundland at the time. You couldn't get people, you couldn't get contract... Anyway, the short of it is, it costs \$41 million. It's like wow. And it's a 29 room inn. I often get the question about risk, but they're usually... What people are asking me when they ask me about risk is they're asking about financial risk. My understanding of risk is broader than that. So when they say "What a big risk to put 41 million into an inn off northeast coast of Newfoundland." And I said, "There for sure was a risk that it might not have worked and the money would



be lost. But there's a far greater risk. We were at risk of losing an entire culture. Losing the knowledge that has been built off in a place over the centuries is worth way more than \$41 million." That's the first thing.

[\(27:30\)](#):

The second thing is... Now, the inn is owned by a registered charity of Canada, so there is no financial payback to the charity. Immediately, the payback is in longer term economic and social return. And our planning horizon was a hundred years. So if you amortize \$41 million over a hundred years, that's not so much. I think we all need to expand our... This applies to the climate argument as well. Money is not an asset. That's I think the hardest thing for us to grapple with. We have the wrong language. And so we talk about human resources and natural resources and then people who manage money are called asset managers. Well, that's of course, exactly backwards.

MBS [\(28:19\)](#):

That's fantastic. I'd never thought of it like that.

Zita [\(28:20\)](#):

People are assets. Nature is an asset. Money is a resource. It's important, but it's just a resource and it should be deployed in service of the assets. And if we just change that thinking a bit, we would have less money sitting in monster pools on balance sheets running around the world looking for a return and more deployed to protect and strengthen the things that are assets.

MBS [\(28:49\)](#):

Zita, how do you strike the balance between the long game, a hundred years for the inn and an urgency to actually get stuff done?

Zita [\(29:04\)](#):

That is probably the most important balancing act, is we have to survive the present to get to the future. And so we have to do some things now. [inaudible]



00:29:19] telling, I was talking to a friend about this the other day. What is it we should all be optimizing for? What's the simplest way to say that? Surely it has to be for the next generation. It has to be for the who's coming next. And so if we don't pay attention to the business of the [inaudible 00:29:34], let's say, we won't be so injured economically that we won't be still standing to [inaudible 00:29:43] them anything around values. We just have to be many minded and I think we can work in different time horizons almost at any given moment. If I'm working under a hundred years, I still have my eye on right now. And if I'm walking around right now, I've got an aisle. And I don't think... Again, it's an and.

MBS ([30:05](#)):

Yes. I think that's a key theme here, which is like how do you sit in the ands rather than the ors?

Zita ([30:12](#)):

And that's what balance is. We use this beautiful poem, you must have come across it if you read anything about our work, it's from actually a New Zealand poet and it's called The Art of Walking Upright. And the art of walking upright is the art of using both feet. One is for holding on and one is for reaching out. And it's this hold onto your place in the world, hold onto the thing where you make meaning and where your dead people are and what belonged to the world. [inaudible 00:30:44] building, those kinds of walls. As Rajan says, "Little walls so we can protect community character."

MBS ([30:52](#)):

Zita, you mentioned a few times the importance of dignity. I'm wondering what that word means to you now, how that might have changed over time as you've done this work?



Zita ([31:04](#)):

When I was living through that near resettlement of Fogo Island, I witnessed people like my parents suffer terrible indignity where people, confident people who knew how to make a living on the North Atlantic, who had deep sense of ecological and social logic, were proud people who took knowledge handed down to them, raised families, reached for the next generation. Suddenly, it was like someone came along and pulled a carpet out from under them and overnight everything they knew was not even relevant, not useful. That was the pinnacle of indignity. And I saw the anger that comes from that. And that course reverberates across generations. Dignity it's about agency I think. And every human has a right to make decisions about their own lives. It's not as if any of us have power or control over most of what happens to us because mostly it's out of our control.

([32:18](#)):

But we do get to make decisions. We should have the right to make decisions. And when a person's life is upended because there isn't an economic foundation, nothing good comes from that. But what is lost is dignity. I'm very aware of this from my childhood. I have seen economic indignity across this planet the way I did where I worked. Look at what's happening now. This vast inequality, this vast homelessness, we've thrown people out of their own stories. We've got crisis of meaning. These are all indignities that start with a loss of economic agency.

MBS ([33:03](#)):

I'm curious to know how you keep going Zita. If the inn's celebrating 10 years, it means that you've been doing this work, what, for 20 years?

Zita ([33:14](#)):

About, almost.



MBS ([33:16](#)):

Yeah. It's a long time to sustain something which you are pushing into rather than having the wind in your sails. And I'm wondering how you maintain yourself and how you maintain your optimism and how you maintain your resilience.

Zita ([33:38](#)):

I think stubbornness will take you a very [inaudible 00:33:40].

MBS ([33:40](#)):

Would you be a Newfoundlander then?

Zita ([33:45](#)):

Yes. We were used to facing into the wind. And actually when I was a child, my father used to tell us, because it can be a pretty windy place, he used to say "Never be afraid of the wind. It's your friend. You just have to learn to work with it." And I don't know that I'm optimistic. I am very intentional. I feel I've been given this gift of place and I could see clearly as a 10-year old that value of that. Not everyone got to have the education I had. Not everyone got to have the upbringing I had. But I think I have this unique... I'm not the only person in the world obviously, but I have a unique perspective and experience of how do we reconcile economic value with inherent value? I think this is my work to... This is what my father was telling me as a 10-year-old. He felt it. He couldn't express it in that way. He named financialization without knowing what it was.

([34:45](#)):

And I really think that [inaudible 00:34:49] this and so I know it in my bones. I don't just know it because I read it in a book. And I have this education that was a great Canadian education that the people of Canada helped pay for. And I had scholarships from... And had bursaries from companies to get me. So it's like, I don't know. I think this is mine to do. And when I look around it's like there's not



like a big lineup of people. [inaudible 00:35:16] people. We need to find them and knit [inaudible 00:35:19] together. I think people who lived... As I said, I've lived in three centuries. I got to do something with this and I am not about to let my father down.

MBS ([35:31](#)):

How do you find the people to support you and become part of this?

Zita ([35:38](#)):

I once saw an interview, was a panel that had Nelson Mandela, the Dalai Lama and Desmond Tutu. I wasn't in the room, that would [inaudible 00:35:49] amazing. And somebody asked them, "How do you make this change?" And I think it was the Dalai Lama who said, "I don't know. I don't know how to make a movement. All I know is I get up every morning and for every person I meet I talk about what I think is important." That is, I've been doing that for 20 years. I've already been doing it for longer. And thank you for letting me talk about it with you, Michael.

([36:20](#)):

To be maybe more comprehensive about the answer, we want to build something that needs a better name. So you could help us with that. But something, let's say a working title might be the Canadian Center for Community Economies. In order for that.... And that will be the structure that we want to build. That's for communities obviously. We have this vision that if we can put the communities at the center of the economy, there's a seat for everybody around that table. Their governments are there. Our companies are there.

MBS ([36:56](#)):

The three pillars.



Zita ([36:57](#)):

The three pillars are there. And actually I think there might be a fourth pillar, which is the philanthropic sector, private philanthropic sector. Because there are a lot of people in that sector who know a lot about these challenges, have access to financial resources and I think about that as risk capital that we can foot to work at this. So we want to build that table we can all sit at. To do that I think we do need to use the digital tools and we need to build a platform, a digital platform that can hold the knowledge and allow people to come together point to point and continue to use digital tools as a reflection of the physical world. Because again, it's not... Even though it is true that the digital tools have upended our physical lives, it's only because we're teenagers and haven't figured out how to use them right. I think when we redeploy them, they will support our embodied communities.

MBS ([37:52](#)):

That's right. That phrase, embodied communities is such a resonant phrase. Can you just say what that means to you?

Zita ([38:07](#)):

Humans are meaning-seeking creatures, if you took any of us and put us in a room by ourselves, we will absolutely not know who we are. We only know who we are in relationship with the other. In relationship with place, in relationship with the rock, with the wind. These are all how we shape and express who we are. As Dr. Rajan calls proximate communities or embodied communities, happiness doesn't come from... Or happiness or fulfillment, whatever it is, or satisfaction, whatever any of us are looking for, doesn't come from, "Oh, I'm just going to live a hermetically sealed life only with people who are like me or agree with," at all. No one's going to grow. We're just going to become distorted versions of ourselves.



[\(39:00\)](#):

When you live next door to people that you don't necessarily, on a little island like Fogo Island [inaudible 00:39:06] watched my parents with this, many of the people they lived on top of. Because in our Newfoundland communities were actually lived in very close proximity because we're all trying to... We need a spot on the ocean to go fishing. Some of those people they did much like.

MBS [\(39:21\)](#):

Yeah.

Zita [\(39:22\)](#):

And actually there was reading a quote from a beautiful book called A Place to Belong the other day. And this man said, "It's just not practical to not get along with your neighbor." Practical. Your house could catch on fire and you might think... The people you like best live in Toronto, but what are they going to do about that? There's going to be a storm. You'll need your neighbors. And I think this is where our humanity starts. We need each other and we need the people that are close. I think the fact that you have to go into whether the grocery store or wherever you run into your neighbors in your embodied community and muck along together somehow, that's what makes us better. And I think that's what makes meaning.

MBS [\(40:07\)](#):

Dan Pink new book about regret. He talks one of the fundamental regrets people tend to have is that they didn't reach out. [inaudible 00:40:16] to say, "If you want to lessen the regret you have in your life, be the person who reaches out." It feels like there's something in the DNA of Newfoundlanders, at least the ones that I've met, that reaching out is just an inherent part of how you see the world. But I'm wondering if there's guidance you can give the rest of us around how to better reach out, how to be the person who is the first... You know that



saying, "Everybody likes to be greeted, but nobody likes to say hello"? How do you find the wherewithal to be the person who says hello?

Zita ([40:53](#)):

Well, it helps to be nosy and I think we are... Newfoundlanders are very nosy.

MBS ([40:59](#)):

That's true. Very true.

Zita ([41:00](#)):

Who are you and how did you get to be who you are? There's a woman who works at the inn, and I'm sure you would've met, her name is Sandra, and her father was Mr. Jack Kelly. And he had a great expression, I won't get it right, because he used to say it so beautifully. He says, "You might not want to like me, but I'm not going to make it easy for you."

MBS ([41:21](#)):

I love that there's like six negatives on that. So you have to untangle that to figure out what it means. You're like, "No, I'm determined to like you and I'm going to figure out what it is that will make me like you."

Zita ([41:30](#)):

[inaudible 00:41:30] have to like me. This is another muscle. Once you do it first time, the second time comes easier and the third time comes easier.

([41:42](#)):

I was actually on a panel a few years ago with a very young man from outside of Toronto. [inaudible 00:41:48] Brampton or something. And we were talking about a similar topic around the virtual world and the embodied world. He was maybe 19, so most of his life was in the virtual world and we were debating this. And so finally he said to me, "It's all very well fine for you because you live in a real community." [inaudible 00:42:09] "Where do you live? On Mars?" And he



named the community, I can't remember which one it was. And he said, "But there's no community there." And I said, "You just got to go... You know the thing at the front of your house? That's called the door. Go through the door, go out, go to the next door, knock on the door and say 'Hello. I am your neighbor. I live next door. If you need me, this is how you can reach me. I'd just like to say hello.'" That is a community building gesture.

MBS ([42:42](#)):

Beautiful. Zita, this is a conversation I would love to keep going, but I'm going to restrain myself. But I do have a final question for you. What, if anything, needs to be said that hasn't yet been said between you and me today?

Zita ([42:57](#)):

That when people think about communities, it is that physical distance a person can walk before dark. So no matter where people live, it doesn't have to be a small, quaint, picturesque community off coast Newfoundland and Michael, I think you said you're living in Toronto?

MBS ([43:14](#)):

That's right.

Zita ([43:14](#)):

Toronto is a city of communities. They happen to be called neighborhoods. Get to know it, walk every inch of it, say hello to everybody you meet. Communities are everywhere.

MBS ([43:30](#)):

Honestly, this conversation was a little uncomfortable for me. I'm asking you some specific questions about how I'm showing up in the world as a result of talking to Zita. I'm asking myself, do I know my neighbors? The answer is no, not really. So how do I be the person who knows my neighbors, who knocks on the



door, who says hello? I'm asking myself, do I know my community? Do I contribute to my community? Do I give to the community more than I take? And the answer again is, no, not really. So how do I keep my small part of Toronto, [inaudible 00:44:05] Hyde Park? How do I keep that part vibrant? And I'm asking myself like Zita's dad asked her right at the start of the conversation, have I figured out this money stuff or is there the risk of it eating everything I love? No, I haven't. Not really.

[\(44:23\)](#):

So how do I deploy what I have in service to what matters? How do I build a relationship with money that is healthy and non-selfish, is the way I might frame it? Now, the academic Damon Centola has a really good book called *Change: How to Make Big Things Happen*. And a central metaphor that he deploys is that of the net, the knots connecting the threads that represent the nodes of an organization or a system where the forces of change coalesce. Zita's dad wove fishing nets to catch the cod off the coast of Fogo Island. I think Zita's weaving nets of her own, nets of change to help rediscover what local means in a global world. And perhaps you and I can knot together some of the threads we see before us to create something that matters.

[\(45:20\)](#):

Thank you for listening. Zita is an icon in Canada. I felt very lucky to speak to her. A couple of other interviews to mention that you might like to supplement this one, Kevin Ashton, *Seeking Deep Connection*. Definitely a great conversation. And another academic, Laura [inaudible 00:45:40]. *How to Meet Resistance*. Very interesting in understanding the conversation and the interaction you have. When you make change, you inevitably create resistance. How do you think about that? How do you meet resistance.

[\(45:55\)](#):

For more on Zeta's work and particularly the organizations, shorefast.org is the umbrella organization where she's taking all those great initiatives about



understanding how to be local in a global world. And then if you are tempted to spend some time in one of the best hotels in the world, fogoislandinn.ca is the place you want to go. It's not cheap, but it is fantastic.

[\(46:22\)](#):

Thank you for listening. Thank you for being part of this community. Thank you for weaving nets of change, even if that's... It's a self-serving, even if that's writing the occasional review of the podcast and sharing it with people that you know and like. As this podcast has developed and grown, I realize it is a place for people who are curious, who love books, who love self-growth, who love change, who are committed to unlock greatness in themselves and in the world, to be ambitious for themselves and for the world. So thank you for being that person. You're awesome. You're doing great.