

An identity to be asserted, a gap to be filled - Historical overview of the Co-operative Movement in French Canada : 1850-2000

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in collaboration with Suzi Brière*

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Notes to readers

- *In accordance with the practice recommended by the Office de la langue française and the Bureau de normalisation du Québec, we are using the symbols M and G to designate millions and billions respectively [In the English version “million” and “billion” are written in full – Tr.]*
 - *The ideas expressed are those of the author and do not represent the official point of view of the institutions associated with the project.*
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Introduction

While recognized for the magnitude of its natural resources, the vitality of its democratic institutions and the quality of life of its inhabitants, Canada is equally rich in its tradition of co-operative development. In many areas of activity co-operative organizations have for about a hundred years contributed to the well-being of millions of people while at the same time heightening their awareness of the elements involved in active and dynamic citizenship. The forms and contexts have varied but these projects have all had something in common: they were based on the model of economic and social organization that made the individual and his well-being the focus of its concerns.

As a response to needs that have been poorly served, or not served at all, the co-operative has also in many cases been a means of perpetuating the culture and language for various Francophone communities. In Quebec in particular, the co-operative formula is recognized as a primary element in various areas of activity, including financial services, the agri-food industry, the forestry industry and education.

This identification of Francophones with the co-operative principal is reflected in statistics. According to recent data, it appears that, in proportion to population, Francophones have 2.7 times more co-operatives than Anglophones.

This brochure aims to show the often unrecognized diversity and importance of the co-operative, in both the past and the present, as a model of organization and intervention in economic life among Francophones in Canada. While the co-operative is an undertaking of men and women, it is also pervaded by influences and carried along by social movements that will be considered in this document.

Producing a document that sets out the historical highlights of the co-operative movement in French Canada involved some very hard decisions about the content and the approaches to be adopted. Given the abundance of sources and facts, not everything could be covered within the space of some 50 pages! The reader will have to bear these limitations in mind. For those who wish to study the subject in greater depth, and we hope many will, please refer to the bibliography.

Co-operation in French Canada and the Catholic clergy

The Catholic clergy exercised a significant influence over co-operative development throughout French Canada, an influence that even extended to Inuit and Native communities. Although members of the clergy were associated with co-operative projects in the 19th century, such as the Bank of Rustico in Prince Edward Island, it was the credit union project sponsored by Alphonse Desjardins that was to crystallize this undertaking.

In fact, according to historian Pierre Poulin, the Catholic clergy of French Canada, nurtured on the principles of Pope Léon XIII's *Rerum novarum* and then on Pius XI's *Quadragesimo Anno* and the encyclicals setting out the Church's social doctrine, saw the credit union project as a practical solution to counter the forces that were bringing about social change throughout the Western world at that time, whether it be new forms of recreation, the popular press or socialist organized labour. They wanted to contain, or even stifle insofar as possible, the upsurges of anti-clericalism that were becoming conspicuously apparent in Europe. To this end, capitalizing on its social status, its extensive workforce and the scope of its powers, particularly through the control that it exercised over the school system and the social assistance network, the clergy concluded that it needed to become involved in improving the material condition of workers in both town and country. Credit unions and other co-operatives were seen as a solution favouring an economic and moral recovery, a means of supporting agricultural progress and, ultimately, a mechanism for strengthening the bonds uniting the people and their spiritual leaders.

Over a period that in Quebec's case extended for some 50 years (1905 to 1955), many of those employed by the Church were to be used to reach the largest possible number of people in various sectors. Their organizations bore the following names: Ligues du Sacré-Coeur, École sociale populaire, Association catholique de la jeunesse canadienne-française and, later, Jeunesse ouvrière catholique or Jeunesse étudiante catholique. One of a number of clergy members who became famous was Father Phillibert Grondin. In addition to having hundreds of articles written under his name or under a pseudonym, he wrote a small guide for the perfect credit union, which was repeatedly reprinted, *Le petit catéchisme des caisses populaires*.

In other parts of the country it was through the Church hierarchy - bishopric or parish – or else through a more significant involvement on the part of various religious orders, including oblates, that the Catholic Church provided its support. In this case, unlike in Quebec where the Catholic Church was to suffer an enormous loss of influence from the 1960s onwards, it was to continue to be influential further into the 20th century. Living as minorities, Francophone communities showed more solidarity and were more attached to the institutions that symbolized the preservation of their language and culture.

Lastly, underlying the promotion of co-operatives, there was the entire question of the demographics of French Canadians. While this point was of little significance in the Maritime Provinces, it directly concerned Quebec, Ontario and the Western provinces. Over a period of about 60 years starting in the 1850s Quebec was to lose many of its people through migration. For economic reasons – a lack of good land and late industrialization – nearly a million people were to leave the province to try their luck elsewhere. For the clergy, there was a strong risk that this population would lose its faith and its language. The exodus of Quebecers to the United

States had to be curbed at all costs. They had to be directed to other parts of Canada - no small task given the attraction of factory work. From the Church's point of view, with the massive influx of Anglophones and foreigners in Ontario and the West, there were great fears for the survival of Francophone communities. As indicated in a short work on the history of the co-operative movement in French Ontario (see bibliography), channelling the migration in this direction marked [Translation] "the beginning of the reconquest of Canada by French Canadians through colonization, the means that enabled our forebears to maintain their race, language and faith."

The Antigonish Movement

In the 1920s, in the Maritime Provinces, agriculture was limited to meeting subsistence needs. Fishermen were at the mercy of a few merchants who controlled both the cost of the products sold and the price paid. This situation kept many fishermen in a state of dire poverty. As a result of popular representations, including those made by Father Tompkins of Nova Scotia, the federal government created a Royal Commission on the Fishing Industry known by the name of its Chairman, the MacLean Commission. Over a period of two years this Commission held 49 hearings and submitted its report in 1929. At the heart of the report were two recommendations drawn from ideas shared by professors of St. Francis Xavier University in Antigonish, Nova Scotia:

- the establishment of an adult education service; and
- the organization of co-operatives to market fishery products.

The government supported these recommendations.

This institution therefore created what was known as the “Extension Department” and subsequently received an annual grant from the federal Fisheries Department until the early 1960s to carry out this dual mandate. The United States Carnegie Institute also provided significant support for this project.

Inspired by methods used in Europe and the United States, Father Moses Coady, who was in charge of this adult education service, advocated the use of study groups, a decentralized form of community education focussing on economics. More specifically, the educational techniques were based on the following assumptions:

- the predominance of the individual and his participation in issues closely affecting him;
- education as the means favoured to bring about change in society;
- the use of group dynamics in education as the means favoured to conduct sociocultural activities and facilitate a change in a target population’s prospects for the future;
- a conduit for social reform bringing about changes in economic institutions in the region.

If this initiative was described as a movement, this is because it benefited from the widespread support of the clergy, not only in Nova Scotia but also throughout the Maritime Provinces and across language barriers on both the Anglophone and Francophone sides. Thousands of people living in this region of Canada were thus made very much aware of co-operative action. From this immersion in collective entrepreneurship, several dozen co-operatives were founded not only in the area of fisheries but also in savings and credit, agricultural production and consumption. Some are still active today. The Institut de techniques agricoles de Ste-Anne-de-la-Pocatière in Quebec, which was founded in 1937, developed its program for the promotion of co-operatives by drawing on what it called the “Antigonish model.” During the same period Father Adélarde Couture drew ideas from this model to foster the development of the co-operative movement in Manitoba. Father Coady’s fame went beyond national borders. He gave numerous speeches in the United States, particularly in Chicago, New York and Cleveland.

Now capitalizing on expertise gained over more than 30 years and an international reputation, St. Francis Xavier University is planning to establish a program to promote co-operative development for students from developing countries.

Note: This section draws heavily on Doiron, Melvin (1996) “ Évolution, problématique, potentialité et conditions d’appui au développement de nouvelles coopératives en Acadie, Nouveau-Brunswick ” [Development, problems, potential and conditions for supporting the development of new co-operatives in Acadia, New Brunswick], *Cahier de recherche [Research Paper] no 96-07*, Chaire d’études coopératives, Université de Moncton, 114 p.

Portrait by province

The Maritime Provinces

The Maritime Provinces are those three located in Eastern Canada that are all washed by the waters of the Atlantic or the Gulf of St. Lawrence. They are New Brunswick, Nova Scotia and Prince Edward Island. Even before colonies were permanently established from the 17th century onward, French and Basque fishermen fished there and traces of Viking villages have also been found there dating from the year 1,000 in the north of the island of Newfoundland. Newfoundland is the easternmost province in Canada but is not part of the Maritime Provinces.

Thus, this region long lived on what these large bodies of water provided, the fish and seafood fishery. Agriculture was no more than a subsistence activity. Then the logging and wood processing industry developed.

Despite the abundance of fishing and forestry resources, these sectors were soon to come under the control of a few major entrepreneurs or intermediaries. In addition, these industries were to prove increasingly sensitive to price fluctuations dictated by external considerations such as the impact of the First World War in raising the price of fish, the economic crisis following the stock market crash of 1929 and the dramatic fall in the price of saw timber up to 1936.

This dependence on market capitalism, the exposure to the vagaries of resource supply and demand and the lack of diversification of economic activity were to spur the emergence of projects involving collective responsibility, projects that were likely to bring about a fairer distribution of wealth.

The Francophone communities in these provinces, with the exception of Newfoundland, were to favour the co-operative formula to a great extent as a basis for their economic development. They also shared a common history marked by a tragic event.

Much of this population was descended from French colonists who came in the 17th and 18th centuries to settle on the southwest coast of Nova Scotia that overlooked the Bay of Fundy. These people came there to make a new life for themselves, trying to improve their lot and to create a new world known as Acadia. Unfortunately, constant hostilities between the French and English armies for the possession of the territory were to decide otherwise. The English victory meant a *mass deportation* for them, that is, they were forced from their land. In some cases they went to Australia but others went to the United States or to other parts of the Maritime Provinces, in areas that were less favourable, particularly where agriculture was concerned. This was true of the group that settled in Cape Breton in what was to become Chéticamp, Lemoyne and St. Joseph, and it was particularly true of the more numerous group that put down roots in the northeastern part of New Brunswick.

Nova Scotia

In the 17th and 18th centuries the territory of Nova Scotia was the scene of intense hostilities between France and England. Apart from the establishment of colonies in the southwest, the French also built a fortress that was to control access to the St. Lawrence against the armies of the British Crown. However, located on a large island (Cape Breton) separated from the land by a two-kilometre channel, Louisbourg did not resist. In the wake of the 1755 deportation of Acadians, a small group of Acadians settled in the north of this island, establishing small communities, one of which was the community of Chéticamp. Although some Acadians returned later to settle on the original lands of Acadia in the area of Grand Pré, most Acadians in this province were concentrated on Cape Breton Island. It was mainly in this area that co-operative initiatives developed.

A co-operative for the sale of fish was established in Chéticamp in 1915. However, on the Anglophone side, miners of English and Scottish origin had created the first consumer co-operative in Canada at Stellarton in 1861, a co-operative that was to exist for about 50 years and that was followed by about 10 other experiments before the end of the 19th century. Early in the 20th century another string of consumer co-operatives were established in various regions of Nova Scotia. As noted by André Leclerc in his work on co-operative doctrines, [Translation]: *Of these experiments, the most successful was the British Canadian Co-operative Society of Sydney Mines. Established in 1906 by immigrants from the British Isles under the Rochdale formula, this co-operative was involved in the creation of eight branches in mining communities near Sydney Mines. For the period ranging approximately from 1917 to 1937 this consumer co-operative was the largest in North America.*

Following along the lines of the Antigonish Movement, co-operation was to find its true meaning among the Francophone communities in this province. On the initiative of an Acadian organization, the Société St-Pierre, and with the collaboration of professors from the École supérieure des pêcheries de Ste-Anne-de-la-Pocatière in Quebec, a one-week training session on co-operation held in Chéticamp in 1947 spurred the development of co-operatives. Alexandre J. Boudreau, a native of Chéticamp, was one of the main organizers who founded consumer co-operatives and also credit unions.

In 1980 the co-operatives united in the Conseil coopératif acadien de la Nouvelle-Écosse in order to make joint action and projects easier. In recent years, particularly in the area of Chéticamp/St. Joseph du Moine, new co-operatives have emerged, notably in the fields of accommodation, handicrafts, pre-schools and even broadcasting through the creation of the Co-opérative de radio communautaire de Chéticamp. Although somewhat isolated in this western part of the vast expanse of Cape Breton Island, under the direction of leaders such as Yvon Deveau, Acadians have found in the co-operative formula a means of taking charge of important areas of the local economy. Overall, Francophones in Nova Scotia now have about 10 credit unions and five consumer co-operatives, not counting the examples noted above.

Prince Edward Island

Known as Isle St. Jean during the period when it was under French control, this strip of land 200 km long and about 20 km wide is located in the Gulf of St. Lawrence and separated from the Nova Scotia and New Brunswick coastlines by a wide body of water known as Northumberland Strait. Having long been linked with the mainland by a ferry service, the Island has been connected to New Brunswick since 1997 by a bridge some 14 km long, the Confederation Bridge.

Benefiting from a clayey soil, the Island is known for its abundant potato production. Cattle are also bred there for dairy production. P.E.I. is also known as a prime tourist destination.

The Acadians are mainly concentrated in the southeast area of the Island around Wellington. However, a few small Francophone communities may be found in various other parts of the Island.

1860-1930: First stirrings of the co-operative movement

As in other provinces at that time, around the years 1860 to 1870 farmers joined together to make joint purchases of the seed grain they needed for their production. This issue was closely linked to that of obtaining credit. Once acquainted with this situation Father Georges Antoine Belcourt, a clergyman who had wide experience in the field in Western Canada with Native groups, sought inspiration in European models of community financial institutions. Apart from the model of the credit unions that were then prevalent in Germany, he investigated the more or less conclusive experience of the banques du peuple (banks of the people) in France. In addition, some 60 years before the advent of the Antigonish Movement, he adopted the approach of study groups among the local population. In 1864, given that his model was ready and his fellow citizens were more familiar with the idea, he applied for a charter to establish the Rustico Farmers' Bank in the north of the Island. Since Canada did not have the status of a country but was instead an English colony, the application was submitted to London. The response from the House of Lords was not a sure thing because its members were not particularly interested in a project involving such a small bank. Through his perseverance and some invaluable contacts, Father Belcourt obtained his Charter, making the project the first pre-co-operative institution in Canada.

This bank was mainly involved with commercial credit to facilitate the work of the farmers. Although a federal Act passed in 1871 established a minimum of \$500,000 as the amount of assets required to operate a bank, the Rustico experiment was allowed to continue until 1894. It had then accumulated assets of \$10,000.

Alphonse Desjardins carefully studied this experiment in both its legal and organizational aspects to better evaluate the constitutional and financial problems inherent in establishing banks of the people in Canada. Among other obstacles that might impede its effective operation, Desjardins noted from this experiment the risk of issuing currency but, more so, the danger at that time of becoming involved in commercial loan operations.

In the early 1890s the Canadian government promoted the grouping of dairy producers into co-operatives to process and market milk as either butter or cheese. About 20 co-operative cheese dairies soon began operations on the Island. The first one to be established by Francophones was at Abram Village in 1897. Paradoxically, the provincial legislature had not yet passed laws specifically applying to co-operatives; consequently, at the outset this co-operative was legally established as a limited company and converted into a co-operative about 50 years later, in 1949.

Aside from this experiment, P.E.I. producers borrowed from the New Brunswick experience with “egg circles,” groups set up to facilitate the marketing of eggs. Subsequently, an interest was also taken in quality control.

1930-1960: The impact of the Antigonish Movement

As in the other Maritime Provinces, the Antigonish Movement caught the interest of P.E.I. Acadians were highly receptive to the message of the study groups and became involved in a number of co-operative projects in the 1930s and 1940s. In 1931 the Union des pêcheurs de Mont Carmel was created, followed in 1938 by the creation of the Union des pêcheurs de Baie-Egmont. It was not until legislation governing co-operatives was passed that these two organizations changed their names in 1944. For the sake of cost effectiveness, the members of these two co-operatives decided to merge their institutions in 1955. Four credit unions also began operating in the 1930s. A consumer co-operative was established in 1940 in Wellington on the initiative of Cyrus F. Gallant. In 1946 a warehouse was added to enable producers to dispose of their potato harvest. However, the magnitude of this activity led them to separate from the co-operative in 1955 and to establish their own co-operative, the *Co-operative Union*. In 1949 another community, residents of the Mont Carmel area, united to form a consumer co-operative.

1960-2000: Consolidation and diversification

At the beginning of this period a few co-operatives were experiencing serious problems, to the point of discontinuing their operations in at least one case (the Potato Producers Co-operative). Because they were not sufficiently profitable, the credit unions merged in 1971 under the name of the Caisse Populaire Évangeline Credit Union. In 1982 operations were computerized and, with the assistance of the Desjardins Movements, an investment fund was launched: the Groupe capital-risque. Composed of entrepreneurs from the region and managed by the Credit Union, this group invested in the region's economy; its central concern was to start new co-operatives. The Credit Union also supported the creation of a caisse scolaire.

Over a period of about 20 years the fishermen's co-operative operating in the lobster fishery was to build a retaining pond and then a lobster factory. In the early 1990s federal restrictions on fish catches threatened the future of this co-operative which, along with its factory, was the largest employer in the region.

The two consumer co-operatives (Wellington and Mont Carmel) have continued their operations, although they have had a few ups and downs. The association with Co-op Atlantic proved to be a good thing, but competition with shopping centres and declining loyalty have threatened their survival. The people of Mont Carmel sponsored the transformation of an historic site, the Acadian Pioneer Village, into a tourist co-operative. A number of other projects followed on from this one: a handcrafts co-operative in 1967, to which were added a restaurant, a camping site, an inn and a travel agency.

The Conseil de la coopération de l'Île-du-Prince-Édouard was established in 1977 and a health co-operative was also opened that year.

Thanks largely to the drive of the Conseil de la coopération, in the ensuing years and until recently, a number of other co-operative projects were initiated in the funeral sector and in the areas of accommodation and education. This proliferation of new Francophone co-operatives is

now becoming a P.E.I. trademark. A few people have played, and are still playing, important roles in this development of the area. One who stands out in particular is Léonce Bernard, who, apart from managing co-operatives, has also been a member of the provincial legislature, serving as Minister of Community and Cultural Affairs, Minister of Fisheries and Agriculture and Minister in charge of the Co-operative Movement.

New Brunswick

The largest of the Maritime Provinces, New Brunswick has extensive forested areas. This resource has been exploited for a long period. Similarly, since bodies of water surround much of the province, fishing is also recognized as a major activity.

Francophones account for nearly 35% of the total population of New Brunswick and constitute the second largest concentration in the country. They are concentrated mainly in the northeast sector in what is known as the Acadian Peninsula. Because of their population, these people have been able to develop a solid network of co-operative institutions since the 1930s. Despite its initial close ties with the Catholic Church, Acadian co-operative development was intimately linked with Acadian nationalism and still is.

1900-1930: Some pioneering projects

The period prior to the 1930s may be considered one of experimentation with the co-operative formula. In the financial sector, drawing on the example of Alphonse Desjardins, a credit union was opened in 1915 in Kent County, but it was not to survive. In the agricultural area, following the work of a federal Commission conducted in 1911 on the problem of wool sales, a farm products marketing formula was developed with the help of the provincial Department of Agriculture. Selling eggs in urban areas was thus made easier by the creation of "egg circles." Lamb producers applied the same formula in Rogersville in 1925.

1930-1960: The winds of Antigonish

In promoting co-operation through its Adult Education Service, St. Francis Xavier University could rely on excellent co-operation in New Brunswick in the person of Father Livain Chiasson. Father Chiasson, who was a parish priest in Shippagan in the heart of the Acadian Peninsula, accepted the position of Executive Director of Adult Education for the province in 1937. He held this position until 1951. The demands of the position were such that he took on an assistant Father Saindon, for part of the territory. Supporters were also found on the Anglophone side to carry out the mandate of St. Francis Xavier University.

The Service's promotional activity among Acadians was particularly intense. Study groups were of unparalleled popularity — In 1941 there were as many as 700 in the Acadian region. At Lamèque there were as many as 15 during the winter. The clergy had no qualms about actively supporting the effort, preaching the virtues of co-operation from the pulpit. The province of New Brunswick went so far as to impose a requirement that any new co-operative promoter should have completed training in co-operation as a condition for obtaining a charter.

The consequences of these promotional efforts were not long in coming. A large number of co-operatives were soon established. The first fishing co-operative was established at Shemogue in 1932; subsequently, aware of the need to have a financial instrument to facilitate this development, citizens established a credit union at Petit-Rocher in 1936. In 1938 the Co-opérative du Madawaska was created and this served both producer and consumer functions. Then, in 1940, the first consumer co-operative was incorporated at Lamèque, followed by one at Caraquet in 1947. In light of this movement, the government passed the Credit Unions Act in 1936 and the Co-operative Associations Act in 1938.

Co-operation was more successful among Francophones than Anglophones. There were more Francophone credit unions in the province in 1945 than Anglophone credit unions. In that year the assets for Francophone credit unions amounted to \$1.8m as opposed to \$0.75m for their Anglophone counterparts. This situation may be attributed to the minority status of the Francophone group and their greater sensitivity to the teachings of the Church. For them, in addition to being the means of economic emancipation, the co-operative formula was also a means of social and cultural emancipation.

From 1941 onwards, the Francophone and Anglophone credit unions co-existed in the same institutional group of financial co-operatives, the *New Brunswick Credit Union League*. The relationship was not an easy one. At that time, in 1941, the Francophone credit unions had a larger number of co-operatives but the Anglophone credit unions had more assets. The arrival of a new player from the United States, the *Credit Union National Association* (CUNA), heightened the tensions between the two language groups. While association with this organization was an obvious course of action for the Anglophones, for Francophones the question was one of ensuring the survival of their identity and asserting that identity. Amid these fits and starts, Martin J. Légère promoted the autonomous operation of the Francophone credit unions. He rallied them around a common vision and in 1946 they developed a means of realizing their plans by establishing the *Fédération des caisses populaires acadiennes*. The *Fédération* was assigned the following responsibilities:

- promoting and defending the interests of member credit unions, particularly in dealings with the government;
- purchasing and selling stationery;
- co-operative education; and
- auditing of books.

Martin Légère was naturally entrusted with the job of directing this new Acadian institution. He ran the Fédération for the first 36 years of its existence. One of his collaborators, Richard Savoie, was later to be employed in the management of the Fédération.

The actions of Father Chiasson and the representations of Martin Légère also benefited from the discreet but effective work of the local chapter of the Ordre de Jacques Cartier, also known in Acadia as “La patante”. This organization remained active until the early 1960s and also helped to curb the exodus from Acadian regions that was occurring during this period.

Following in the footsteps of the Fédération des caisses populaires acadiennes, Acadia Life was founded in 1948. This was a corporation that was to provide easier access to financial products and services in Acadian credit unions.

Given the proliferation of projects and a co-operative presence in various areas of activity, it was seen fit to establish a point of joint action along the lines of the Conseil supérieur de la coopération in Quebec or the Conseil canadien de la coopération. The Union coopérative acadienne was thus established in 1955. This organization later became known as the Conseil acadien de la coopération (CAC).

1960-2000 New dynamics

The loss of momentum of the Antigonish Movement in the early 1960s was an indication of declining support for the promotion and development of co-operatives. The Fédération des caisses acadiennes had from the outset helped to open up support for co-operatives of all kinds. Focussing more on its specific area of activity, the Fédération was to provide dynamic support for the creation and operation of the CAC so that this organization would henceforth play a multi-service role in relation to all Francophone co-operatives:

- training for administrators and employees;
- financial auditing and bookkeeping;
- co-operation on start-up operations, particularly in respect of incorporation.

The network of Acadian credit unions was to equip itself with new institutions to better fulfill its mandate. In 1974 the Services unis de vérification et d'inspection (SUVI) was established, a corporation with a mandate for the inspection and auditing of credit unions and other types of co-operatives. The Institut de coopération acadien was established in 1978 to provide training for administrators and employees. Over 2000 diplomas have since been awarded. In the same year the credit unions collectively established an institution to protect the equity of credit union members, the Stabilization Board of the Fédération des caisses populaires acadiennes. To provide small businesses and/or co-operatives with the capital and support required for their

development, the credit union network returned to the fray a few years later, launching the Société d'investissement du mouvement acadien. By the end of 1998 this fund had a capitalization of nearly \$3 million. Lastly, over the years the mission of Acadia Life has broadened to include the supply of trust products, investment funds and portfolio management. Raymond Gionet and Gilles Lepage were to lead the Movement, one after the other.

The Mouvement acadien coopératif is now diversified and well structured. With assets of \$1.4 billion, the credit unions are well entrenched in their particular area. The co-operative presence in other sectors is significant: in fishing, consumer goods and logging. New applications are also emerging, such as a funeral services co-operative and a co-operative operating in the broadcasting field. The young are not being overlooked: school savings programs have always been supported by the credit unions.

Co-operative development is no longer dependent on the Church. Apart from the Mouvement coopératif acadien and its institutions, Co-op Atlantic, a second-level co-operative that combines consumer and producer co-operatives, is very aware of this issue. With a turnover in excess of \$400 million, this organization, which has its head office further south in the province of New Brunswick, in Moncton, encourages co-operative development aimed at local development and control of socioeconomic instruments. The collaboration between these two players, the Mouvement coopératif acadien and Co-op Atlantic, is probably a guarantee of a stronger co-operative influence.

In 1990, the Mouvement des caisses populaires acadiennes, with contributions from Co-op Atlantic and *The Cooperators*, provided the only Francophone university in the province, the Université de Moncton, with a trust fund to establish the Chaire d'études coopératives a few years ago. In addition to developing a university education on co-operative issues, this Chair provides research grants and publishes research papers.

Quebec

The largest Canadian province is bisected by the St. Lawrence river, a vast, long, navigable waterway stretching more than 1,000 km from the sea to the Great Lakes of Ontario. Logging, agricultural production and mining are among its major economic activities.

Colonized by the French from the early 17th century, New France was sacrificed by the 1763 Treaty of Versailles in favour of English colonialism. Despite a significant influx of English and Irish migrants (including loyalists who, following American independence in 1776, left the territories of New England to come and settle in large numbers in the area of the Eastern Townships), Francophones were to remain in the majority in Quebec because of their high birth rate. This situation made Quebec the main centre of Francophonie in North America with nearly six million Francophones.

1830-1930: Birth of the co-operative movement

As early as the first decades of the 19th century forms of organization could be seen in Quebec that were similar to co-operatives. People grouped together in mutual societies or mutual aid societies to provide themselves with various kinds of protection, including fire and life insurance. These initiatives filled a void for various groups of citizens who did not have access to these services because they did not exist or because the cost was prohibitive. In rural areas, farmers formed study groups to meet training and development needs. In urban areas, under the influence of U.S. unionism, some worker co-operatives were established in Montreal and Quebec City. At the very end of the century, on the initiative of a clergy member, a Reiffeisen-type credit union was founded in Notre-Dame de Montauban, a village in the region of Portneuf. It was to discontinue operations in 1910.

These 19th century experiments paved the way for more significant co-operative development in the early 20th century, particularly in the area of savings and credits and agricultural production. At the heart of this development one person stands out, Alphonse Desjardins. Drawing on extensive correspondence with European co-operators and his access to an abundant source of documentation through his work in the Canadian Parliament, the founder of the first credit union of the Movement that bears his name established a co-operative model in 1900 that differed from the formulas then in existence: the liability of co-op members was limited to their subscription of shares; the co-operatives combined savings and credit functions and the operating territory was the parish. Supported by the Catholic Church – often the parish priest served free of charge as the manager of the credit union, which would be located near, or in the basement of, the church – Desjardins promoted his model for some 20 years, from 1900 to 1920. His words and thoughts reached as far as the U.S. Congress! At that time he was probably one of the guest speakers most in demand both in Canada and the United States. When he died in 1920, over 160 credit unions were established in Quebec, proof of the existence of an extensive need for access to production credit. His school savings program concept, the aim of which was to make young people aware of the virtues of saving, initiated a thriving activity in schools.

Drawing largely on Pope Léon XIII's encyclical *Rerum Novarum*, the domestic clergy supported, and in some cases promoted, co-operative development in a few key areas of the economy at the

time. The names of Father Allaire (1903) and Msgr. Ross (1925) are intimately linked with the emergence of co-operatives in the areas of agriculture and fisheries respectively.

In the farming sector, producers had difficulty in purchasing the resources required for their activities inexpensively and generally did not obtain a worthwhile price for the merchandise sold. The creation of co-operatives thus addressed both supply and marketing needs. A similar situation also prevailed in the fisheries sector. The first fishermen's co-operatives were created in the mid-1920s in the Gaspé region. The establishment of these first generations of co-operatives was made easier by the fact that appropriate legislation was passed early in the century (the Co-operative Syndicates Act in 1906 and the Act respecting Co-operative Agricultural Associations in 1908).

In 1920 the credit unions grouped together on the basis of regional unions, initially in the Trois-Rivières region. The federation of agricultural co-operatives was established in 1922 under the name of the Coopérative fédérée de Québec. This new organization was the result of the merger of three co-operatives working in farm supply and the processing and marketing of dairy products; it allowed diversification of activities right at the outset of the operations of the Coopérative fédérée.

1930-1945: Proliferation and diversification

Like all developed economies, Quebec's was hit hard by the crisis that followed the stock market crash of 1929. Following the dictum that necessity is the mother of co-operation, the period from 1930 to 1945 was the golden age of co-operative development in Quebec. For about 15 years the co-operative formula was applied increasingly in various sectors.

For the credit unions, this period began with a major upheaval. The bankruptcy of credit unions led the government to try to establish a system for auditing them. Dreading this government incursion into their affairs, the credit unions, through their unions, grouped together to establish the Fédération des unions régionales des caisses populaires at Lévis in 1932, one of whose mandates was to inspect and audit credit unions. With this test of strength resolved, the credit unions again saw a growth in their numbers. The same phenomenon occurred in the farming sector with the establishment of the Coopérative du Canton de Granby in 1938, the forerunner of Agropur.

In 1933 forestry workers, who until then had been subject to the dictates of companies driven purely by the profit motive, wanted to exercise better control over their working conditions and thus joined to form a co-operative. This project, encouraged and supported by Esdras Minville, an eminent professor of economics at the École des Hautes Études Commerciales, was taken up and developed in a number of other regions that had significant forestry potential. Some of these co-operatives were involved only in carrying out logging contracts with companies while others, in addition to logging, carried out processing and marketing activities. Organized labour in the farming sector, seeing forestry work as a complementary activity to the work that its members did on the land, became an enthusiastic advocate of this business model. In fact, for one organization, the Union catholique des cultivateurs (UCC), promoting co-operation fitted into a vast project of social restoration. The UCC was therefore equally active in supporting the

establishment of farmers' co-operatives, a mutual insurance company and a network of credit unions dedicated exclusively to the long-term financing of the operations of agricultural producers, known as "caisses d'établissement."

Furthermore, since industrialization went hand in hand with urbanization, home ownership became an increasingly pressing issue. Again, with the support of members of the Catholic clergy and favourable financing conditions offered by the credit unions, the early 1940s saw the birth of the first building co-operatives. Low-income workers joined together, initially to save money. They then would either volunteer their labour in a co-operative construction project or would group together to negotiate contracts with professionals, thereby gaining ownership of a house. During this period co-operatives also became established in the areas of food consumption, the purchase of school supplies in educational institutions and, lastly, funeral services.

To ensure greater unity of thinking in terms of co-operative doctrine and co-ordination of activities, leaders of various co-operative groups and union organizations responded favourably to the appeal launched by Father Georges-Henri Lévesque, Dean of the Faculty of Social Sciences of the oldest French university in North America, Université Laval, and in 1940 established the Conseil supérieur de la coopération, the forerunner of the current Conseil de la coopération du Québec.

1945-1960: Development, consolidation and downturn

From the end of the Second World War until the early 1960s the oldest movements continued their development (credit unions) and consolidated their activities (farmers' co-operatives) but for other sectors development was more limited. With one exception, there were really no new areas of activity. The exception was the electricity supply sector. The result of a program of government grants established to electrify the countryside, some 50 co-operatives were created in the space of about 15 years and these grouped into a federation. A rare event in the history of the co-operative movement in Quebec occurred in 1945, in the Montreal region, when the owner of a printing shop employing about a hundred people sold the business to a workers' co-operative composed of the staff.

This time the network of credit unions prospered more in the urban environment. In 1940 their assets amounted to \$20 million and the portfolio was composed mainly of mortgages and government bonds. The credit unions acquired service institutions, the Société d'assurance des caisses in 1944 and the Desjardins Mutual Life Assurance Company in 1948. In the farming sector, the number of co-operatives reached a peak of 645 in 1948, with a membership of 66,000. The combined effects of the merging of co-operatives and urbanization subsequently reduced the number of co-operatives and co-op members. However, the turnover produced by these operations continued to rise.

1960-1980 Vitality and diversification

The early 1960s marked some major changes in Quebec in the role of key social and political players. This period was described as the Quiet Revolution. At the centre of the transformations, driven by a tide of national affirmation, the Quebec public system took on a key role in a host of areas of social and economic activity: it replaced religious institutions in the areas of health and education, created numerous Crown corporations that were to become involved in economic development and introduced a series of laws, regulations and standards governing as many spheres of activity. In the social context, quite apart from the dynamic nature of the feminist movement, the 1970s were of particular note because of a sensitivity to initiatives aimed at consumer and environmental protection. Lastly, cultural reference models – family, religion and belonging to a parish – were seriously shaken. The combination of these phenomena was to have a significant impact on co-operation.

The nationalization of electricity sounded the death knell of the network of co-operatives working in this sector. Massive government intervention in the field of health and social services meant that the Coopérative de services de santé du Québec had to redirect its activities and from then on it concentrated on group insurance under the name of Mutuelle SSQ.

However, the government also made commitments that benefited the co-operative movement. In 1963 it created an administrative unit aimed specifically at co-operatives, the Service aux coopératives. In the same year, in response to an application from the co-operative movement, an in-depth consolidation of the laws governing them was undertaken. About 15 years later, in 1978, the government established a partnership with the co-operative movement in creating the Société de développement des coopératives, a mixed enterprise corporation designed to facilitate the capitalization and financing of co-operatives, particularly those operating in new sectors.

Far from being sheltered from changes, the Quebec co-operative movement was characterized by two trends in the period from 1960 to 1980 :

- planning for the expansion of co-operatives in structured sectors; and
- the development of co-operatives in new sectors.

In the network of credit unions, after it had passed the critical stage of a billion dollars in assets in 1964, the path pursued was one of decompartmentalizing activities by acquiring insurance and trust companies. They also developed the means to acquire shareholdings in companies and to arrange international training and development. The Société de développement internationale Desjardins was established in 1970. Three major events marked the end of this period for Desjardins: On the initiative of various leaders, including Claude Béland, future President of the Desjardins Movement, two networks of financial co-operatives became affiliated with Desjardins over a period of two years. In these networks, the Fédération des caisses d'économies (1979) and the *Quebec Credit Union League* (1981), individuals were grouped along professional lines rather than on a parochial basis (this being the case for credit unions). As a result of this dual membership, a new terminology was adopted to designate the groupings in the movement. Regional unions became federations and the provincial federation was henceforth known as the Confédération des caisses populaires et d'économie Desjardins du Québec. In the same breath, new powers were defined and the Caisse centrale Desjardins was established. This became the

mechanism facilitating the clearing-house role and was the Movement's favoured means of intervening in the stock and foreign exchange markets.

In the farming sector the trends observed in the preceding period were accentuated. The Co-opérative du Bas St-Laurent and the Coopérative du Canton de Granby, which became Purdel and Agropur respectively in 1979, were known for their aggressive approach. When the latter acquired the Yoplait yoghurt franchise in 1971 as a result of an agreement with the French co-operative Sodima, its leadership in the dairy industry, a position that it was well on its way to achieving as a result of a contract signed in 1956 for cheese production with Kraft Canada, was reinforced.

Where food consumption was concerned, the co-operative formula became increasingly well known. In the mid-1960s the existing network launched a consumer protection service, the Institut de protection des intérêts des consommateurs (IPIC), whose success inspired the Government of Quebec to create its own consumer protection bureau in 1973. Alongside the Co-op stores, two original networks of food consumption co-operatives were developed. These co-operatives operated from small stores and functioned on a volunteer basis in popular parts of towns. In one case, co-operative consumer clubs reduced the cost of the merchandise sold to rock bottom by soliciting members to work for them. This formula met the needs of citizens with limited resources. In the other case, for natural food co-operatives, the aim was to distribute "healthy" products. Influenced by alternative movements originating in California, these co-operatives brought together individuals who sought products of a quality that could not then be obtained in the major food chain stores.

The world of co-operative housing underwent a sweeping change. The model of home ownership co-operatives that had developed since the 1940s ran out of steam. Although the formula enabled slightly over 10,000 homes to be built, this kind of co-operative, by its very nature, had a limited life span. Furthermore, the market was henceforth better able to supply houses at affordable prices. In the mid-1960s, at the suggestion of the Conseil de la coopération du Québec, this model was replaced by the concept of rental co-operatives; this formula fitted into a social housing policy and was this time aimed at people seeking quality accommodation at reasonable prices. This realignment also reflected the large proportion of urban renters, particularly in Montreal where renters accounted for 80% of the housing inventory while owners represented just 20%. In 1967 the Government of Quebec played a key role in establishing this second generation of housing co-operatives and then, following a change of the government, it suddenly withdrew from the field in 1971. Coincidentally, two years later, the federal government began to become involved in the financing of co-operative housing! A new kind of development occurred, a development focussing more on district communities and at least in Quebec, encouraging renovation rather than new construction. In the 1970s the action taken by citizens in the Milton Park district of Montreal to counter a vast demolition and reconstruction project involving housing in this area so close to McGill University enabled them to avoid a sudden relocation. The area now has a number of non-profit organizations and co-operatives grouped in a real estate trust, thereby guaranteeing the continuity of collective ownership and the continuity of the district with housing developments not being destroyed but instead being tastefully renovated.

This flip-flopping of government financing had an impact on the associative aspects of co-operatives. The Quebec government's initial intervention in this field occurred largely in conjunction with a provincial federation of housing co-operatives. The government's withdrawal in 1972 spelled the end of this federation. Instead of this centralized model, the new generation of housing co-operatives subsequently opted for grouping on a regional basis. The first such federation was established in 1979 in the Eastern Townships.

The early 1960s also marked the presence of the co-operative formula among a new clientele, co-operatives involving Inuit groups. Focussing on small Native communities living in the Far North (1,500 km north of Montreal), these co-operatives filled a dual role, the marketing of products and the supply of essentials. In so doing, these co-operatives broke the monopoly that had been exercised for over 200 years by the Hudson Bay Company. The Desjardins Movement, the Conseil de la coopération du Québec and the Government of Quebec provided assistance to this new network to facilitate the creation of a federation in 1967.

In the area of worker co-operation, the development of forestry co-operatives went through a period of fits and starts, but the adoption of a policy to support the expansion of these co-operatives in 1978 augured well for the upcoming period. Under this policy, co-operatives were entitled to obtain forest management contracts for a minimum of 50% of the forest on Crown land. These co-operatives thus became involved in a process of diversifying their operations. In other areas of activity, the formula of worker co-operatives was not yet used to any great extent.

This period also saw the first demonstrations of joint regional action between co-operatives. For example, co-operatives in the Outaouais region established the Conseil des coopératives de l'Outaouais in the early 1970s, an intersectoral group that in part inspired the future program for regional development co-operatives.

1980-2000: Change, transformation and new dynamics

Over the course of this period Quebec was to be hit by two major economic recessions. After the escalation of interest rates, which in the early 1980s reached 20% to 22% (in 1982), the years 1990-93 were marked by the highest unemployment rate in 60 years. Quebecers were called upon twice in 15 years (in 1980 and 1995) to indicate in a referendum whether they wished to belong to Canada. Under pressure from the main credit rating agencies, the government was forced to reduce its indebtedness. Quebec was slow to adopt this course of action but ultimately applied itself to debt reduction resolutely in the mid-1990s. The consolidation of public finances then took the form of very stringent fiscal restraint and involved a serious re-assessment of the concept of the welfare state.

While the period following the 1929 stock market crash saw the birth of a number of collective projects prompted by values associated with mutual aid and solidarity, the recent period has been more one of personal success, individualism and a tendency to turn inward. The market and the interaction of supply and demand define the new order. However, through this new approach, in which U.S. influence is not insignificant, some excellent local development initiatives, driven by a philosophy of endogenous development, have emerged.

This period has seen the government making significant changes in its role in relation to co-operatives. After having convened and organized the Sommet sur la co-opération in 1980, the government supported the establishment of resources to facilitate the creation and capitalization of co-operatives, particularly worker co-operatives. Mainly on the basis of jobs created or maintained, it financed organizations assuming responsibilities for promoting and supporting co-operative development, Coopératives de développement régional (CDR). Apart from this mandate, the CDRs were also responsible for organizing and spurring regional co-operation by soliciting co-operatives in the region as members. The government branch dealing with co-operatives, the Direction des coopératives, henceforth came under a department with a development mandate, the ministère de l'Industrie et du Commerce. Credit unions came under a government agency responsible for monitoring and auditing, the Inspecteur général des institutions financières. As for financing, the Société de développement des coopératives was to have its status changed on a few occasions before being disbanded in 1992. Its programs were then handed over to the office of a vice-president of co-operative development in a Crown Corporation, the Quebec Industrial Development Corporation, which in 1999 became Investissement-Québec. The programs in question involved loan guarantees or, in exceptional cases, loans.

In 1985, in response to a request made at the 1980 Summit, the government created a new fiscal instrument to spur the capitalization of worker and producer co-operatives, the Quebec Co-operative Investment Plan (RIC). Over a period of 13 years this plan encouraged the subscription of over \$100 million in these co-operatives. This did not give co-operatives an undue advantage, because commercial firms have had a similar tool since 1978, the Stock Savings Plan (REA).

In 1983 there was a major consolidation of the Co-operatives Act and another of a less substantial nature in 1997. Factors facilitating the recognition of worker co-operatives and shareholder-worker co-operatives were introduced in 1983; multiple-stakeholder co-operatives and the solidarity co-operative appeared in 1997. Co-operatives of these kinds, inspired by practices prevailing notably in Italy, allow the co-existence of three kinds of members: the user, the worker and the associate member (individual or corporation). The Credit Unions Act also underwent major changes, particularly in 1989. These changes involved decompartmentalization, capitalization, the composition of councils and the creation of holding corporations.

In the early 1980s the Conseil de la coopération du Québec came under the spotlight regarding its membership and activities. In the course of that decade a few strategic decisions defined a “new” Conseil, including a marked openness to emerging sectors and the abandonment of the international branch; this subsequently gave rise to the non-governmental organisation SOCODÉVI. In addition, at the suggestion of Claude Béland, President of the Desjardins Movement, the Conseil was a driving force behind an extensive process of consultation and mobilization of the co-operative movement, the États généraux de la coopération.

This event was held from 1990 to 1992 and consisted of about 40 local and regional forums followed by a provincial conference. The entire process involved thousands of officers, managers and members and culminated in the adoption of a manifesto and several resolutions to ensure more cohesive action on the part of the Quebec co-operative movement. Following along these lines, two summits were held, one on co-operative education in 1993 and one on worker co-

operation in 1996. With the collaboration of union partners, a foundation was also created to promote co-operative education. The Conseil commissioned a few studies on subjects of current interest, such as the financing of co-operatives (1989), the demutualization of insurance co-operatives (1989), the conditions for recognizing the concept of shareholder-worker co-operatives (1990), the attitude of Quebecers to co-operation (1992) and so on. In addition, through collaboration agreements with the Direction des coopératives, the Conseil received a mandate to manage financing programs such as the program for CDRs. In the late 1980s one of the major union federations, the Confederation of National Trade Unions (CNTU) made some commitments showing its interest in the development of worker co-operatives by creating a consulting group supporting workers in the process of converting limited companies into worker co-operatives or *ex-nihilo* creations. In addition, in 1996 this organization launched a venture capital fund for which one of the target clients was the worker co-operative Fond'action.

The portrait of co-operative development over this period is a varied one. Everything changes from one sector to another, according to its degree of integration into the economy. However, the beginning of this period marked by some dark days. The federation of fishermen's co-operatives, the Quebec United Fishermen, having to cope with a highly centralized organization, acute jurisdictional tensions pitting the levels of government against one another regarding the fisheries and the lukewarm loyalty of its members, discontinued its operations in 1983. Poor administrative and strategic decisions and the tightening of the food supply market resulted in the disappearance of the Federation of Co-op Stores in 1982, leading to the closure of the weakest stores. The network of natural food co-operatives and consumer co-operative clubs suffered a similar fate, this time because of the general loss of interest in volunteer work. In the financial sector, the network of savings and loans societies that emerged in the 1960s for the financing of small business fell victim to the high level of risky loans to small businesses and unproductive investments in real estate. A few of the societies in this network were integrated into the Desjardins Movement. In the insurance field, the reckless diversification of activities and some unprofitable investments in real estate were a fatal blow in 1992 to Cooperants, the mutual life assurance society founded in the 1920s. Mutuelle SSQ was to change its capitalization structure in 1993 to avoid suffering the same fate.

The Desjardins Movement came through this period relatively well. New activities were developed – issuing a credit card (Visa Desjardins), operating automatic teller machines, introducing electronic transactions for members – and the Movement set about integrating other firms. In this connection, the most spectacular example was the 1993 acquisition of the financial services company La Laurentienne, a move that increased assets by \$20 billion. Increasingly keen competition nonetheless forced the Movement to embark in 1997 on a major process of change in its business approach. In the context of “re-engineering,” the Movement plans to become more effective, productive and proactive over a five-year time horizon. Since member loyalty has declined markedly, Desjardins wants to make the credit union an integrated financial services centre, providing access to trust, insurance and brokerage services in addition to traditional banking services. It was also in the interests of reducing its administrative costs that representatives from credit unions met in conference in 1999 and decided to study scenarios for cutting out intermediaries (the federations).

Also exposed to the forces of competition, co-operation in the agri-food sector has been marked by the pursuit of merger, integration, acquisition and rationalization activities, thereby significantly reshaping the landscape. The grouping of farming co-operatives, the Coopérative fédérée de Québec, has consolidated its presence in its various areas of interest, including the processing and marketing of chicken and pork, sometimes joining with private interests to create a limited partnership, other times buying out a competitor. It has also played a key role in farm supply. In the dairy industry, although the Coopérative fédérée is present with other co-operatives in a limited partnership involved in industrial milk under the name of Groupe Lactel, the co-operative Agropur is the one that clearly stands out. Since its beginning in 1938, this co-operative has made continual progress through constant acquisitions and integrations with other companies, including mergers of co-operatives, and in the space of a few years expanded its membership throughout Quebec and then in 1998 to other provinces. Strategic alliances with other large firms have consolidated its position as the main co-operative in the Canadian dairy industry. A point to note in this case is the dynamic process whereby it has cultivated and consulted its membership. This process has been in place for nearly 50 years and has earned Agropur strong member attachment and, ultimately, a major financial commitment in the form of a subscription of more than \$100 million in capital.

In the forestry sector, despite the ups and downs experienced by the industry and the introduction of a new forestry system in the late 1980s, co-operatives did very well, among other reasons, because of the diversification of their activities. These activities included logging and wood processing, plant production, forest management and reforestation. With a turnover approaching half a billion dollars, these co-operatives became a prime player in the local development of “resource” regions.

In the 1980s various government incentives stimulated the creation of worker co-operatives other than forestry co-operatives. These co-operatives were generally concentrated in the service sector and involved fewer than 10 people. There was no real critical mass. One exception was the case of co-operatives active in ambulance services. The five co-operatives operating in this sector employed over 700 unionized workers and had a dominant position in seven administrative regions of Quebec. While not numerous, worker co-operatives have shown a life expectancy or survival rate greater than that of limited companies, as a study by the Direction des coopératives confirmed in 1999.

Co-operatives appeared in more capital-intensive fields from 1987 onward through the worker-shareholder co-operative formula. This involves a group of workers in a limited company that, through a co-operative, holds a block of shares ordinarily amounting to about 15-20%. In a few cases, worker-shareholder co-operatives have been established in firms of over 100 employees, including one mining company with over 800 employees.

In the housing field, as a result of various government financing programs, co-operatives increased the housing stock to a level of about 24,000 units. However, the withdrawal of the federal government in 1992 and modest provincial involvement curbed this growth. This development is still continuing in the context of social housing. The 1,200 or so co-operatives in this sector are grouped on a regional basis within federations. Five federations joined forces in 1987 to establish the Confédération québécoise des coopératives d’habitation.

After a difficult period in the 1970s, co-operatives operating in school institutions gained considerable development momentum in the following decade but by the late 1990s are having to cope with serious challenges, including heavier administrative burdens imposed by the institutions such as rental costs and increased competition from such sources as virtual libraries, which have no premises or inventories to support. Although this network acquired a computer assembly company in 1992, this retail sales sector is a demanding one for school co-operatives, particularly in respect of costs and the speed of innovation.

In a situation where many Quebec companies are being bought up by foreign firms, funeral co-operatives, with the support of the Desjardins Movement and the Government of Quebec, have experienced significant growth in the late 1990s. In some regions they account for up to 30% of the market. They have been combined in a federation since 1987.

Capitalizing on the consensus emerging from the Summit Conference on the Economy and Employment that was held in the fall of 1996 on the initiative of the government and that brought together the main socioeconomic partners involved, home services co-operatives developed quickly from then on, numbering about 50 by 1999. Offering their services to incapacitated people living at home, these organizations mostly take the form of solidarity cooperatives (see above). While they have benefited from the support of Desjardins in their development, they are operating in an area where tensions exist with union elements representing workers in public and parapublic organizations involved in these sectors. The distance that citizens have to cover to obtain access to health services led three communities in the late 1990s to establish their own health service co-operatives.

The co-operative formula also experienced a boost in the food consumption sector with the establishment of a new federation in 1994. A novel application also emerged in the cable television field in the form of a user co-operative. Faced with the high costs of purchasing equipment and following the example of practices current in France, farm producers established coopératives d'utilisation de machinerie agricoles (CUMA) and, in some cases, still following the concept of resource sharing, coopératives d'utilisation de main-d'oeuvre (CUMO).

In the academic and research context, a Chair of Co-operative Studies was established in the late 1960s at the Université de Sherbrooke; in the early 1980s this evolved into the Institut d'enseignement et de recherche sur les coopératives (IRECUS). Since 1981 IRECUS has offered the only graduate program in the management and development of co-operatives. In the mid-1970s the École des Hautes Études Commerciales in Montréal established the Centre de gestion des coopératives and, some 12 years later, on the initiative of the President of the Fédération des caisses Desjardins de Montréal, UQAM inaugurated the Chaire de coopération Guy-Bernier. Finally, since 1969, because universities have taken an interest in co-operatives and, more generally, in issues of community interest that have arisen from the social and public economies, they have formed an association, CIRIEC-Canada, which publishes the magazine *Économie et Solidarité*, the only Francophone scientific periodical in North America devoted to the subject.

Ontario

As the province with the largest population in Canada, Ontario is generally identified as the economic heartland of the country. The fur trade that was originally conducted in the province was subsequently replaced by the exploitation of natural resources, including mining, agriculture and forestry. In the 20th century the province has also been characterized by major petrochemical and automobile construction activities.

In the 17th century French explorers and missionaries settled along Georgian Bay. In the 18th century the area continued to be populated in line with the fur trade and commerce. The building of forts also attracted some French people to the southwest peninsula, but this movement was more significant with the advent of the two World Wars in the 20th century. The armament industry, petrochemicals and automobile construction in turn attracted Francophones from Quebec and sometimes even from Acadia. The founding of Ottawa in 1832 by Colonel By and the construction of the Rideau Canal between what was then Bytown (present-day Ottawa) and the city of Kingston first attracted Quebecers to this area of Eastern Ontario. From 1950 onward, in the territory between Montreal and Ottawa, other Quebecers left the regions of Deux-Montagnes and Vaudreuil-Soulanges to take the place of English colonists who preferred to migrate to American soil or to the American west in search of more fertile land. Lastly, following the construction of railways in Northern Ontario, the discovery of rich mineral deposits and the working of large mines, other Francophone communities were established in areas such as North Bay, Sudbury and Kirkland Lake. In fact, in 1911, out of a total population of 174,000 in the north, Francophones numbered 42,000. Today, in absolute numbers, Ontario has the largest Francophone community outside Quebec.

19th century – The first cases

Co-operation began in French Ontario in 1863 with a mutual life assurance company, the Union St. Joseph d'Ottawa, which became the Union du Canada in 1959. As in Quebec, the creation of this organization met the needs of citizens who could not afford to take out policies with the existing firms. For a long time this company was the oldest French mutual life assurance company in North America. In St. Albert, in Eastern Ontario, dairy producers joined together in 1894 for cheese production. This group formally adopted the name of the Coopérative de St. Albert in 1939.

1912-1939: A quiet beginning

The first signs of the creation of co-operatives in the 20th century were largely attributable to Alphonse Desjardins. He was regularly in Ottawa because of his work in Parliament. As a result of a conference held in 1912 regarding the concept of credit unions, the Société St-Jean-Baptiste organized a meeting that gave rise to the first credit union in Ontario, the Caisse populaire Ste-Anne d'Ottawa. Others, able to rely on the collaboration of Alphonse Desjardins, were to follow. It is estimated that he thus collaborated in the creation of 13 credit unions in French Ontario.

In the second decade of the century, in the farming sector, a few clubs that were able to produce, sell or purchase products began operating. Farmers' clubs in Eastern Ontario then became involved with the major Montreal agricultural co-operatives. However, except for one unsuccessful attempt to establish a consumer co-operative in the 1920s and two agricultural co-operatives, one in 1931 in the north in Cochrane and the other in 1932 in St. Albert in the east, co-operative development was slow until the late 1930s. This situation may seem surprising for a fairly extensive Francophone population.

A number of factors account for this slow development. Unlike its effects elsewhere, the economic crisis scarcely gave rise to any co-operative movements. The lack of co-operative education within the population was not conducive to an understanding of the concepts associated with the operation of a credit union. The Union des cultivateurs franco-ontariens (UCFO) did not start organizing study groups until the 1930s. Popular courses on co-operation prepared by Father Gustave Sauvé of the University of Ottawa were not available until 1945. Lastly, at least for the credit unions, the establishment of an adequate legal framework was slow to materialize. It was not until 1940 that the Credit Union Act was passed. This Act also made provision for the government to audit the books of Francophone and Anglophone credit unions.

1939-1952: A dynamic development

The study groups started to have an impact in the late 1930s and, in particular, during the 1940s. As for the credit unions, in the space of about 10 years, from 1939 to 1950, their numbers were to increase to 60. This rapid growth, particularly in the Ottawa area, encouraged credit unions in the area to combine in 1946 into the Fédération des caisses populaires, Ottawa et district limitée, the forerunner of the Fédération des caisses populaires de l'Ontario. This new organization established regulations to enable all credit unions in Ontario to unite. The founders of the Fédération were concerned about breaking the isolation of some credit unions located in low-

density Francophone areas. It was a good gamble and in 1950 it already combined 35 credit unions from various regions and was developing various services helpful to them, including technical assistance, legal and accounting services, and information on loans and on the standardization of operations in credit unions. In addition, it started a long and productive process of cooperation with the Desjardins Mutual Life Assurance Company, thereby promoting access to insurance and financial products. Taking one of Alphonse Desjardins's ideas, the Fédération also introduced a program to support school savings plans. The 23 credit unions in the greater Cochrane-Temiskaming area located in Northern Ontario joined together to form a central clearing house in 1947. In addition, following the example of a local co-operative council that was established in Timmins in 1940, the co-operatives also established a regional council in 1947 that was responsible for supporting the development of new co-operatives and uniting them by sector. This concept was to be adopted throughout French Ontario with the establishment in 1950 of the Conseil ontarien d'orientation populaire (COOP), which became the Ontario branch of the Conseil canadien de la coopération. The aim of the COOP (1950-1956) was to encourage the establishment of credit unions and co-operatives in all regions of the province where a Francophone population existed. The Head Office of the organization was located in the Unicentre of the University of Ottawa, which, under the direction of Fathers Sauvé and Casselman, had already been involved in offering correspondence courses on co-operation to the general public since 1945. For Father Casselman, a professor of economics at the University of Ottawa, this work involved ongoing reflections that over the course of years were to lead him to propose a co-operative-based economic system for the sake of greater fairness to all.

The momentum of co-operative development was also felt in the agricultural sector. About 20 co-operatives started operating in the 1940s and by 1948, 24 co-operatives were registered for buying and selling agricultural supplies in addition to 13 co-operative cheese dairies, heavily concentrated in the eastern region of the province. However, this number was not sufficient to operate a federation, quite apart from the dispersion problem; as a result, the Union des cultivateurs agreed in 1948 that the farming co-operatives should join the English language farming group, the *United Co-operatives of Ontario* (UCO). Among other membership conditions, the UCO offered a bilingual secretariat in Toronto as well as a fieldman and an auditor proficient in both languages.

Following the model then prevalent in Quebec for logging, from the 1940s onward a few co-operative sites were established in Northern Ontario.

Lastly, we note that it was also in the 1940s that consumers began uniting in various towns such as Ottawa, Sudbury and Timmins to channel their purchases in consumer co-operatives.

1952-1980: Consolidation, transformation and diversification

The movement to unite credit unions initiated in the 1940s continued until it reached its peak in 1972 when the group of credit unions in the Sudbury area joined the Fédération. In 1974 there were 83 credit unions in the Fédération. To facilitate liaison with credit unions spread over such a vast territory, they were grouped into regional chapters. Their solidarity was not sufficient to withstand an ideological divergence that led to the departure of 10 credit unions in Northern

Ontario in 1979. They then established their own organization, the Alliance des caisses populaires de l'Ontario incorporée.

In the agricultural sector a number of co-operatives associated with the UCO lost their status and became branches.

In the consumer sector, this period saw the disappearance of a few co-operatives and the emergence of two new ones, one of which was the Co-operative des Cent associés in Ottawa. In Sudbury a few co-operatives emerged in response to various needs, such as a funeral co-operative, a co-operative for the sale of books and records, a co-operative daycare and a house building co-operative that enabled 12 homes to be completed.

As for worker co-operatives, there was a loss of interest in co-operative sites and the movement was terminated once and for all in 1963.

The involvement of the federal government in the financing of housing co-operatives resulted in the creation of a few housing co-operatives for Franco-Ontarians, particularly in Ottawa. The housing co-operatives in Ottawa joined together in 1979 into a sectoral federation, the Fédération des coopératives d'habitation d'Ottawa Inc.

The disappearance of the COOP in 1956 left a void where the organization and representation of Franco-Ontarian co-operatives were concerned. The powerful and well-organized Anglophone co-operative movement courted these co-operatives but, far from changing direction, on the initiative of various leaders, including J.F. Séguin, they established the Conseil de la coopération de l'Ontario in 1964. It represented Ontario on the Conseil canadien de la coopération.

1980-2000: Fresh momentum?

The trends observed in the preceding period for the credit union and agri-food production sectors were confirmed. More intensive competition in both fields led to rationalization, mergers and strategic alliances. For credit unions, the Fédération joined with the Desjardins Movement in 1989, reinforcing its ability to offer services and improving its access to leading-edge technology in such areas as transactions and data transmission. There were serious discussions about the old contentions between the Fédération and the Alliance des caisses but their positions remained unchanged. In the agricultural sector the number of co-operatives fell to about 10; these were heavily concentrated in the east. Furthermore, in that region four co-operatives involved in sales and purchasing decided to combine their operations in 1998. With the move toward concentration, the Fromagerie coopérative de St-Albert was then the only Franco-Ontarian industry in the dairy industry. In 1994 this co-operative celebrated its 100th anniversary. Over the past few years it has been able to enjoy various forms of technical support, including that of the co-operative Agropur. In a completely different context, that of education, the emergence and development of the Coopérative Boréale in the college of the same name was facilitated by its joining the Fédération des coopératives québécoise en milieu scolaire. This co-operative has the status of a multiple-stakeholder co-operative; it is composed of various groups of partners such as teachers, students and graduates.

A few new housing co-operatives have been established but the withdrawal of the federal government from financing in this sector in 1992 and the defeat of the New Democratic party (NDP) in the provincial elections in 1996 put a sudden curb on project development.

Five new co-operative preschools or daycares have been added to those established in 1980.

After a slowdown of its activities from 1985 to 1994, on the basis of a survey conducted among 750 leaders of the movement, the CCO was relaunched in 1995 with a new mandate. Henceforth, it was hoped that the organization would play a clear-cut role in the regional, co-operative and socioeconomic development of Francophone communities in all regions of Ontario. In this context, the Conseil is developing new expertise in the areas of support, training, leadership and joint action. It is active in co-operative projects involving various ethno-cultural communities, and also dealing with fair trade, in the fields of health and accommodation. This revival is of course measured by the creation of co-operatives and also by job creation; however, the main yardstick is the increasing recognition of the relevance of the co-operative instrument as a development mechanism.

After its involvement in offering courses on co-operation from 1945 to 1955, the withdrawal of the University of Ottawa from this field was to leave a huge void. After an interval of about 30 years, Laurentian University of Sudbury introduced a training program on co-operatives in the 1980s.

Western Canada

With the exception of the Pacific coast province of British Columbia, “Western Canada” refers to the provinces in the West from the border of Ontario to the natural barrier formed by the Rocky Mountains. As Canada’s grain store, this zone has a reputation for intensive farming of wheat, soya and so on. Large oil deposits are also located in northern Alberta. From the end of the 19th century, westerners of all languages and religions have had their share of hardships. In 1890 a Royal Commission on the agricultural situation in Western Canada showed constant collusion between the railway industry and grain companies at the expense of agricultural producers. In the 20th century the crisis in the 1930s was made far more acute by the great drought that was to afflict Saskatchewan in particular. The accumulation of these hardships was associated with numerous initiatives involving collective action, including the creation of Pools.

The presence of Francophones in Western Canada dates back to the 17th century. In fact, an expedition of French explorers was the first to reach the edge of the Rockies. Native tribes had already occupied the territory since their ancestors had crossed over from Asia to North America by way of the Bering Strait. Subsequently, except for the occupation of a few trading posts for the fur trade, the territory was more or less unoccupied by Europeans until the 19th century. At that point in time Western Canada became an area of intense colonization by immigrants from various European countries. A group occupying the area, the Metis, who were half French and half Native, were by force of arms compelled to give up their dream of establishing an independent territory. When provinces were established at the end of the century (Manitoba, Saskatchewan and Alberta), groups of Francophones were to leave Quebec and settle there. The Catholic clergy went along with and encourage this migration, which evidently seemed preferable to an exodus to the United States.

Francophones put down roots in a few places in these provinces but, apart from a small concentration in parts of Winnipeg, Manitoba, they lacked the critical mass required to have a significant influence on the course of events, accounting for only about 3% to 5% of the total population. The clergy systematically encouraged the development of co-operatives. However, taking account of overall economic activities in these provinces, this presence had little impact.

Another point to note is the large Native communities in these provinces.

Manitoba

Located in the centre of Canada with Ontario to the east and Saskatchewan to the west, Manitoba was characterized from a historical viewpoint by agricultural economic activity and, to a lesser extent, by logging. The capital, Winnipeg, has been, and still is, a recognized clearing house for east-west trade. Francophones, who are descended partly from Metis or immigrants who arrived from Quebec in the early 20th century, are mostly concentrated in St. Boniface in the suburbs of Winnipeg and in villages along the Red River, the main watercourse running from north to south in Manitoba.

1914: An experiment that was not followed up

It was on the initiative of the parish priest of St. Jean Baptiste, a small Franco-Manitoban village, that the first credit union was established in 1911. Familiar with the writings of Desjardins on the subject, with whom he had probably also met, Father Clovis St-Amant wrote a series of articles on co-operation in a new French weekly, *La Liberté*.

At that time, since the undertaking was a considerable success, the Société St-Jean-Baptiste de St-Boniface invited Alphonse Desjardins to come and hold a series of lectures to further promote the idea. Since his health was declining, he could not comply with this request. Following the establishment of this initial credit union, two school savings plans also started operating. Despite the vitality of the credit union, Father St-Amant's departure for another parish in 1919 spelled the end of its activities. Being known more as a builder rather than as a leader, Father St-Amant had not prepared the ground for someone to take over.

The torch of co-operation was taken up again some 15 years later by another member of the clergy, Father Adélarde Couture. Having just taken over a parish in St. Joachim de la Broquerie, he began his ministry in 1933 by adopting the practice developed by the Antigonish Movement, setting up and running study groups. Having been nurtured on Léon XIII's precepts in *Rerum Novarum*, he saw it as the clergy's responsibility to make the people aware of the benefits of co-operation. The socioeconomic context of the Great Depression encouraged people to pay careful attention to his message. Living in a state of poverty and in some cases almost complete destitution, Franco-Manitobans soon came to understand the benefits of working collectively. An initial cohort of members joined together in a co-operative cheese dairy, which soon gained in popularity. On the suggestion of his superiors, Father Couture subsequently went on to further his training by spending a period first at Antigonish with Father Coady and then at Lévis. Furthermore, he established a very good relationship with the Executive Director of the Fédération des caisses, Cyrille Vaillancourt. With the wealth of knowledge that he had acquired, on returning to Manitoba he enthusiastically promoted the development of credit unions in Francophone communities. This soon produced results and some 26 credit unions began operating. Given the requirements to monitor operations through auditing, the provincial government established a department for the supervision and inspection of credit unions. Unlike the credit unions in Quebec in 1932, the Franco-Manitoban credit unions did not resist this course of action.

Apart from the contact with Father Couture, the credit unions did not have many ties between each other. On a multi-sectoral level, there was an organization combining Anglophone and Francophone co-operatives, the *Co-operative Society of Manitoba*; however, since their minority status worked against them, Francophone co-operators maintained little involvement in it. The same situation arose in their specific fields of activity. In the early 1950s the *Co-operative Credit Society of Manitoba* stopped recognizing the French character of Franco-Manitobans. The table was set for the establishment of their own group of credit unions in Manitoba. This was done in 1952.

Known initially as the Caisse centrale de Saint-Boniface, this forerunner of the Fédération des caisses populaires du Manitoba was fairly soon faced with some liquidity problems. Close collaboration with the credit unions of Quebec enabled them to find a solution through appropriate representations to the Canadian Bankers' Association.

In the early 1960s tensions associated with the co-existence of small and large credit unions caused a division, but by the end of the decade unity had been restored.

Economic problems in the early 1980s, including the extreme rise in interest rates, forced credit unions to make major adjustments, for example, merging small credit unions and adopting a joint approach for dealing with commercial loans in the same service. Government assistance was also sought and obtained in 1982, on condition that the credit unions accept the close supervision of the Security Fund. It was also in this period that a communications network was set up between the credit unions as well as a system to allow transactions between institutions, the système intercaisse.

An agreement was also reached in 1984 with the Desjardins Movement for the use of the Visa credit card. When the Fédération joined the Desjardins Movement in 1999 as auxiliary members, this facilitated greater technological integration, including the operation of automatic teller machines and transactions through the Internet.

In 1998 the network of Manitoba credit unions had consolidated assets of \$420 million. Apart from the credit unions, co-operatives are active in the consumer and daycare field. For about 20 years various community leaders, including Maurice Gauthier and Maurice Therrien, have spurred Franco-Manitoban co-operative development. Mr. Therrien also became Chair of the CCC and subsequently headed the Co-operatives Secretariat. Without being formally involved in running a training program on co-operation, the only institute of higher education for Franco-Manitobans, the Collège de St-Boniface, has nonetheless conducted a number of studies or research projects dealing in whole or in part with co-operatives.

Saskatchewan

More than its two neighbouring provinces, Alberta to the west and Manitoba to the east, Saskatchewan is reputed to be the farming province of Canada. Its territory is crisscrossed by railways and its landscape is dotted with hundreds of grain elevators or silos used to store the various kinds of grains harvested before they are transported. A staunch tradition of solidarity and mutual assistance forged by painful experiences such as the great drought of the 1930s has made this province a place where co-operatives spring up in numerous areas of activity, one of which was the huge Saskatchewan Wheat Pool created in 1923. In the 1940s Saskatchewan also elected the first socialist government in Canada. This is often where social programs, including the Health Insurance Program in 1962, have initially been established.

Except for a few cases of people of Metis origin, most of the Francophones in this province are descendents of Quebec immigrants who came to try to make a new life for themselves in the late 19th and early 20th centuries. These Francophones, the Franco-Saskatchewanians, are spread through various parts of the province.

The conditions under which the first generations settled in the province prompted them “by force of circumstances” to develop instincts of mutual help. They had to unite to establish a school or a service essential to the group’s survival. In addition, the community often had to work together to help a neighbour in distress.

Before the trials of the 1930s there were only a few co-operative projects in which Franco-Saskatchewanians were united. Dairies and cheese factories were established in the 1920s such as the Fromagerie de Zenon Park founded in 1925. A credit union opened in Albertville in 1916 on the initiative of Father Lebel, but had to close its doors in 1936.

From its initial years of operation in the 1920s the Saskatchewan Wheat Pool was to have in its employ two fieldmen to deal with the two main language minorities involved in farming, Francophones and Ukrainians.

It was the economic crisis accompanied by several droughts in the 1930s that was the signal for a revival of co-operative development. The citizens of Laflèche established a credit union in 1937. In 1946 one of the promoters, Eugène Bachelu, and two clergy members, Father Antonio Coursol and Father Dominique Dugas, were among the main founders of the Conseil canadien de la coopération, Saskatchewan Division, which in 1952 became the Conseil de la coopération de la Saskatchewan.

Collaboration agreements with the *Cooperative Union of Saskatchewan* that, for the Conseil, took the form of subsidies linked to the percentage of Franco-Saskatchewanians (6.25% of the total population) enabled it to organize sessions to heighten awareness of co-operation among young people in the 1940s. These sessions, known as *école coopérative*, were aimed specifically at sons of farmers who had left school early without having familiarized themselves with the rudiments of economic and co-operative activity. Study groups were also held and led to the creation of co-operatives.

In 1964 there were 29 French or bilingual credit unions that were members of the Conseil and 12 co-operative shopping centres or stores with a total of \$4 million in annual sales. In addition, 39 grain elevators in the *Wheat Pool* and 19 in the *United Grain Growers* dealt with Francophone co-operators. That year Francophone co-operators accounted for a total of 14,473 members, not including young people who were being initiated in the mechanics of saving through seven school savings programs.

Founded in the early 1960s on the instigation of the Bishop of Gravelbourg, Msgr. Décosse, the Association coopérative d'établissement limitée sought to facilitate the transfer of the family home from father to son. In light of the abandonment of lands by a number of people and consequently a reduction in the Catholic and French population, it was thus hoped to make it easier to ensure some continuity of activity. Through subscriptions made in the co-operative, lands were acquired and then applications were received to operate them. Applications were considered and, if a person proved "serious, thrifty, ambitious and hardworking," the land was leased to him for five years. There was provision for the person to be able to buy the land on the expiry of this period. Although the provincial government established a land bank service in 1970, the co-operative was to continue its activities until the early 1990s.

Despite a few original initiatives, the period from the 1970s until now has been a difficult one for the survival of the French language and, hence, the survival of organizations using it. The openness of Francophone communities toward the use of English – the young may have less of a sense of belonging to their language and culture – signals a declining interest in co-operatives using French.

Numerous credit unions have either merged with English credit unions or else have had to close their doors, the victims of too limited a market. Even credit unions in the two oldest cities in Saskatchewan, Regina and Saskatoon, have been unable to resist this trend. After having merged, they were absorbed in 1994 by *Page Credit Union*. Today, there is only one French-language credit union, the Caisse de Bellevue. Following this trend, the Wheat Pool has discontinued offering services in French.

However, a point to note is that in the early 1980s a few French-language co-operative preschools or daycares were established. In 1985, with the help of the city of Saskatoon, a housing co-operative, Villa Bonheur, was established.

Given this significant decline in the numbers involved in co-operatives and a more lukewarm interest on the part of Franco-Saskatchewanians in respect of the word co-operative with its passé connotation, the mandate of the Conseil de la coopération de la Saskatchewan has changed somewhat. Henceforth, it is to *promote the development of the Franco-Saskatchewanian community through all legitimate means but preferably using the co-operative formula in one form or another*. In this spirit, a greater effort to market the tourist resources of these communities is being encouraged, and this effort is being aimed at, among others, Quebecers.

Alberta

Bounded to the east by Saskatchewan and to the west by British Columbia, Alberta has the Rocky Mountains running from north to south down the western part of the province. Oil development and farming in the form of beef production have marked its economic history.

Following the example of other Western provinces, Alberta has welcomed large flows of immigrants from Europe. Quebecers also settled there in the early 20th century, a movement extending until the 1950s. Even just recently, the dynamism of Alberta's economy was attracting people from other provinces who were seeking an opportunity to improve their lot.

On the initiative of clergy members in conjunction with their counterparts in Quebec, co-operatives and credit unions were established in Francophone communities in northern Alberta in the 1930s and 1940s. Thus, representatives from at least 10 credit unions, five co-operative stores and two livestock farmers' co-operatives participated in a conference held in 1946 to establish a group of Francophone co-operatives. A few clergy members were also present. The villages of Girouxville and Falher each had a credit union, a co-op store and a livestock farmers' co-operative.

In the early 1950s, this time through the Union des Cultivateurs Catholiques of the Quebec region of Saguenay-Lac-St-Jean, again with the collaboration of the clergy, a movement was organized to colonize two communities, St. Isidore and Peace River, located in the north of the province near some Franco-Albertan villages. This project was a response to the shortage of arable land available at that time in Saguenay-Lac-St-Jean. In the two locations chosen in Alberta, one in the north and another in the northwest, the co-operative formula was to be used extensively both for the process of occupying the land and for the regular functioning of these communities. This group of new arrivals thus established credit unions and co-operative stores. At St. Isidore, the Société des Compagnons was first to acquire a farm and then it continued its activities by building a store, some accommodations, a medical clinic, a cultural centre and a fire station. The co-op store was to separate from the Société in 1979 because of its growth.

From the meeting in 1946 there have been a number of projects to combine Francophone co-operatives. In 1972 the Conseil albertain de la coopération was incorporated. Fernando Girard, who took part in the 1950s colonization and was very active in promoting co-operatives among Francophones, was its first Chairman.

In 1998, aside from the continued activities of the Société des Compagnons, Alberta had three credit unions and two housing co-operatives.

British Columbia

This province is located on the extreme west of the country, bordering the Pacific Ocean. Cut off from Alberta by the Rocky Mountains, British Columbia has a very different economy. In British Columbia the main agricultural production is fruit harvesting, but the primary activities are logging and port transshipments.

The Francophone presence in British Columbia has been limited and, except in rare cases such as Maillardville near Vancouver, dispersed. In the major movements of Francophones from east to west that punctuated the migratory flows of the late 19th and early 20th centuries, few put down roots in this province. For about 30 years there have also been seasonal workers attracted by the climate prevailing in the region where fruit is harvested, the Okanagan Valley. In addition, a massive migration of Chinese, mainly from Hong Kong, started in the early 1980s and became more marked in the 1990s. This changed the profile of British Columbia's demographic composition. Mandarin is the second language spoken in the province.

Francophone co-operative activity began in 1946 with the establishment of the Caisse populaire de Maillardville and, two years later, the Caisse populaire du St-Sacrement in Vancouver. These two institutions had assets of \$27 million in 1978. Similarly, in the late 1970s, as part of the federal Co-operative Housing Program, a project involving 28 units was completed, the Coopérative Demers. In 1977, co-operators established a group, the Conseil de la coopération de la Colombie-Britannique; to comply with provincial legislation, this organization had to adopt the name Société d'Entraide du Pacifique in 1982.

Even with reduced resources, this organization nonetheless attempted a few mobilization and awareness projects, including the publication in the early 1980s of a newsheet on co-operation, the province's Francophone newspaper.

Unfortunately, for lack of clients the Caisse du St-Sacrement had to close its doors in the 1980s.

The *Village Credit Union, notre caisse populaire à Maillardville*, was henceforth to serve the whole Francophone community.

The Conseil canadien de la coopération

The Conseil canadien de la coopération (CCC) is the grouping of provincial co-operation councils. It is the national sponsor of Francophone co-operation in Canada.

The history of its foundation tends to reflect the determination of Francophones to assert themselves even in situations where they were a minority. The creation of the Conseil supérieur de la coopération in Québec in 1940 was hailed elsewhere in French Canada. Under the dynamic direction of Father Georges-Henri Lévesque, the Conseil was soon called upon to support projects, provide advice and facilitate the activities of co-operatives outside Quebec. Towards the end of the Second World War, in 1944-45, a group of activists pressed the federal government to tax co-operatives without taking account of their particular organizational or legal nature. In English Canada the national body, the *Co-operative Union of Canada* (CUC), hired a new Executive Director who saw that by uniting within the CUC all the components involved in co-operation in the country, it would be possible to curb anti-co-operative lobbying.

His efforts at integration, failing to succeed, were to spur Francophone co-operators in the country to found their own organization in 1946, the Conseil canadien de la coopération. Initially, five provincial branches joined the organization, the Conseil supérieur de la coopération (Conseil de la coopération du Québec), the Conseil de la coopération du Manitoba, the Conseil de la coopération de la Saskatchewan, the Fédération des caisses populaires acadiennes (Conseil acadien de la coopération) and the Fédération des caisses populaires de l'Ontario (Conseil de la coopération de l'Ontario). In 1956 the Conseil de la coopération de l'Alberta joined the organization. One of the original aspects distinguishing the Conseil at its outset was the fact that it held its annual convention over a period of one week and travelled from one province to another. The participants thus had an opportunity to discover the various facets of co-operation in French Canada.

The Conseil worked with limited resources up until about the 1970s. However, the constant support that it obtained from larger organizations such as the Mouvement des caisses populaires au Québec, the Coopérative fédérée de Québec and the Mutuelle Les Artisans enabled it to carry out various projects. It was a participant in representations made to the federal government in collaboration with the CUC. In 1958 the two organizations held a joint meeting that ensured greater familiarization with the activities and products of Anglophone and Francophone co-operative organizations.

From 1954 onwards, the Conseil considered whether it would be appropriate to join the International Co-operative Alliance (ICA). In 1957, the CCC sent two representatives to the Stockholm General Assembly, Marius Poitras of Ontario and Léo Bérubé, Secretary of the CCC. The Conseil's membership in the Alliance was confirmed along with the participation of the *Co-operative Union of Canada*. In 1964, Mr. Légère, Chairman of the CCC, was elected a member of the Central Committee of the ICA.

1975 to 2000: Additional resources and a recognized presence

It was not until 1965 that the Conseil was in a position to hire a person for the general management. From 1977 the Conseil had its head office at Lévis and employed an Executive Director, Yvan Forest, and an assistant, Louise Lelièvre. There was increasing activity in dealings with provincial organizations. Three new groups joined the ranks, the Société d'entraide du Pacifique (Conseil de la coopération de la Colombie-britannique) and the Conseil de la coopération de l'Île-du-Prince-Édouard in 1977 and, lastly, the Conseil coopératif acadien de la Nouvelle-Écosse in 1981.

Also in 1981, at the time of its 35th anniversary, the delegates adopted a more elaborate formulation of the CCC's mission at a seminar:

To promote co-operation for the socioeconomic development of the Francophone community in Canada by:

- *promoting the co-operative ideology;*
- *supporting development actions initiated by the provincial councils;*
- *co-ordinating development actions involving more than one province; and*
- *representing Francophone co-operative interests at the national level.*

The CCC developed ways to improve its knowledge of the special nature of the co-operative movement in French Canada and to spread awareness of it. It conducted two major studies in 1979. The first enabled them to quantify the numbers employed in the co-operative movement while the second drew a profile of the behaviours, perceptions and aspirations of Francophone co-operators throughout Canada. Following along these lines, in 1988, the Conseil held the **Colloque sur le développement coopératif et économique des francophones**. This event was an opportunity to spell out the directions and priorities of the CCC's network: to support co-operative and economic development projects, to gather data on the magnitude of the Francophone co-operative movement, to provide training and to heighten awareness with regard to co-operation and to ensure the visibility of the co-operative movement's achievements. Then, in 1993, in collaboration with the Fédération des communautés francophones et acadiennes du Canada, the CCC organized the **Sommet Économique National**. This summit brought together some 250 participants and provided a forum in which to discuss a strategy for the development of Francophone communities in Canada. The CCC's actions were also to focus on greater recognition of the position of women in the management and administration of co-operatives and the promotion of co-operation among young people.

As far as ties with the ICA were concerned, two other Francophones were to occupy elected positions, Yvon Daneau, who in 1984 was elected Vice-President and held this position until 1990, and then, at the Manchester General Assembly in 1995, Claude Béland, who sat on the ICA Board. Mr. Béland was also to preside over the International Co-operative Banking Association, the Alliance's committee dedicated to this area of activity. The CCC was to act in close collaboration with the ICA in holding the first of its general assemblies to be conducted in North America, the 1999 Quebec General Assembly.

In quite a different context, the CCC was to acquire the Agenda des coopérateurs in 1989, which had been published since 1957 by Roger Varin of Montreal. This agenda, the only one of its

kind, is an information tool including an index of all Francophone co-operative associations and co-operatives in Canada. Since 1996 it has been known as **L'agenda de la Coopération**. Apart from this publishing activity, the CCC has issued an information bulletin under the name of **Coopresse** since 1970. This weekly publication now has a circulation of 1,000.

Drawn increasingly by activities in Ottawa, the CCC opened an office there in 1988 and set up its head office there in the following year. Sylvie St-Pierre Babin became its Executive Director. There have since been more and more activities involving representations made to various federal government authorities. Work with the *Canadian Co-operative Association* has focussed on a number of issues of interest, including the Canada Co-operative Associations Act, the promotion of the worker co-operative formula for the assumption of activities assigned by the government and Co-op Week.

Recognition

In 1959 the Conseil instituted the Ordre du mérite coopératif canadien to highlight outstanding contributions by people at the provincial or national level. To date, over 30 people from various provinces have received this award. Because of the CCC's ongoing commitment to the advancement of North American Francophonie, it was awarded the **Prix du 3-juillet-1608** in 1992 by the Conseil de la langue française of the Government of Quebec.

Co-operation in French Canada

An attempt at interpretation

The history of co-operation is rooted in Europe in the 19th century in the context of the industrial revolution and the socioeconomic upheavals that it caused. Technological development and, more generally, the phenomena of industrialization and urbanization completely refashioned civil society. Poverty and misery were part of people's lot in life. Many could no longer cope and to withstand these abuses of uncontrolled capitalism, workers organized on both a union basis and as political parties. In the area of economic activity, the first generations of co-operatives were created in the interests of eliminating profit or rather distributing it more effectively.

The situation was different in Canada. After a few pre-co-operative experiments at various points in the 19th century, such as mutual aid associations, fire insurance mutuals or study groups, the co-operative formula was at the end of the century to make its first appearance in a rural setting among farmers who wanted to unite in order to strengthen their activities. With rare exceptions, one being the celebrated case of the *British Canadian Co-operative Society of Sydney Mines* (see the section on Nova Scotia), co-operatives were not associated with the labour movement and, still less, with socialist political organizations.

Another remarkable aspect was that the co-operatives were soon to espouse the socioeconomic and cultural profiles of the two founding peoples, the English and French, while also being supported by the first generations of immigrants who arrived in Canada in the early 20th century. Paradoxically, although they had customs dating back more than a hundred years that involved working on a collective basis, the Natives and Inuits did not adopt the co-operative formula until later in the century.

While, on the Anglophone side, co-operatives were seen and used as a means of fulfilling needs that were not met, or were poorly met, by commercial enterprise, on the Francophone side, co-operatives proved from the outset to be a highly appropriate means of protecting culture, language and religion. Having had minority status since the birth of the country in 1867, Francophones thus found in co-operatives an ideal means of maintaining and asserting their identity.

This interest shown by Francophones in the co-operative formula was much encouraged and widely supported by the Catholic clergy who saw it as a way of promoting its vision of a society threatened by industrialization and urbanization and also by large migratory flows of French Canadians to the United States.

In this context, two main features distinguished Quebec, the only province with a Francophone majority:

- In Quebec the co-operative formula found fertile ground for experimentation and development, specifically in the late 19th century until the middle of the 20th century. Enjoying constant support from the local Catholic Church through organizations such as Catholic labour unions, Young Catholic Workers and Young Catholic Students, the co-

operatives were thus able to have an outstanding impact commensurate with the enormous influence of the religious institution on society.

- It was also often from Quebec that the co-operative formula was exported to other Francophone communities established elsewhere in the country. This frequently occurred through the Catholic clergy exercising its influence from coast to coast over its Francophone parishioners and sometimes through advocates of the co-operative formula, of whom the supreme example was Alphonse Desjardins. However, this also occurred through nationalist organizations, both known (Société St-Jean-Baptiste) and secret (Ordre de Jacques Cartier) and through some of the hundreds of thousands of Quebecers who in the late 19th century left the banks of the St. Lawrence to try their luck elsewhere in the country in search of a better future.

The co-operative formula also penetrated Francophone communities outside Quebec through other avenues. Sometimes this happened through contact with Anglophone co-operative organizations or else through the influence of popular educational movements such as the Antigonish Movement. Starting in Nova Scotia in the early 1930s, this Movement spread through the Maritime Provinces and even to Quebec at one point. Lastly, the impact in these communities of federal government intervention in co-operative housing should not be underestimated. From 1973 to 1992, through three different programs, the federal government financed tens of thousands of housing units throughout the country, some of them in Francophone communities.

Differing impacts

The impact of co-operative action differed as a result of the fundamentally different population percentage of Francophones, depending on whether one is looking at Quebec or other parts of the country.

In Quebec, in the early 20th century, through the writings of Alphonse Desjardins co-operatives began to be promoted, initially in the savings and credit sector and then in agricultural production, thereby presenting a vision of society, a society developing into a co-operative economy. This idea gained in popularity and reached an unprecedented peak in the period following the 1929 crash. At this point a number of leaders and intellectuals again took up this idea as a formula to give new hope to a civil society greatly frustrated by the torments of unemployment and poverty but, even more, some saw it as the means of gaining control over economic levers of power that until then had for the most part eluded Francophone Quebecers, despite their being a majority in their province. Following the example of Charles Gide in France, François-Albert Angers, a professor of economics at the École des Hautes Études Commerciales de Montréal, was in favour of “co-operativizing” the economy through the general adoption of consumer co-operatives.

The economic boom that extended for 30 years from the end of the Second World War until the oil shock of the 1970s made the co-operative formula in Quebec just one of a number of means whereby specific groups could satisfy their needs. Except for a few nostalgia addicts, the co-operative vision of society was relegated to the archives.

In place of the ideal solution whereby the co-operative formula would be generally adopted as a means of allowing Francophones to appropriate the economic levers of power, the concept of the welfare state was initially presented as a substitute. Notwithstanding an important federal government role in Canada's socioeconomic life since the end of the 1940s – something that suited the Duplessis government, which was not very interventionist – the Liberal party which came to power in 1960 adopted a similar approach for the Quebec government. In the space of about 20 years numerous public interventions of all kinds were to appear. At the same time, the Catholic Church suffered a spectacular decline in religious fervour and practice, thereby sustaining a significant loss of moral authority.

From the early 1980s the picture began to change. These massive and sometimes invasive interventions by both levels of government in socioeconomic life had a price, a high level of public indebtedness. While for nearly three decades Quebec had taken on the role of entrepreneur, at the same time a class of Francophone businessman was emerging that gave birth to large Quebec companies such as Quebecor, Cascades, Jean Coutu and Bombardier. This development is not without consequences. As we approach the year 2000, it is the system of supply and demand and the market that tend to regulate Quebec's socio-economic life. Nevertheless, we have to recognize that the Quebec government holds the levers of power where intervention is concerned.

In this context, like co-operative organizations in other countries, some co-operative networks have disappeared under the pressure of fierce competition or have become marginalized; others have resisted but sometimes at the cost of making organizational changes or adopting strategic approaches that put their co-operative identity in question. However, driven by new players, the co-operative formula is still finding fertile ground for its application on a sectoral basis in other areas, in services associated with the new social economy or in the dynamics of local development.

Another point of note is that co-operative development in Quebec has for over 70 years benefited from significant government support. The following examples are just a selection showing the history underlying this support:

- In the 1930s an Institut de techniques agricoles was established together with a department to promote co-operatives;
- In the 1950s a program was introduced to facilitate the development of co-operatives for electricity supply in rural areas;
- In the late 1970s a mixed enterprise corporation – part government and part co-operative movement – was created for the development and financing of co-operatives in strategic sectors; and
- In 1999, a tax credit program was introduced for those using the services of companies involved in the social economy, including home service co-operatives.

In addition, we should note the numerous amendments made since the 1960s to the Credit Union Act, amendments authorized by the various parties in power to give some elbow room to the Desjardins Movement in the face of competition from federally incorporated banks.

In fact, more generally, it may be felt that no other province has done so much to facilitate both Anglophone and Francophone co-operative development.

Elsewhere in French Canada the co-operative has long remained the economic means of survival in a world dominated by a population, companies and government services using another language. In some areas with a significant Francophone population, such as the Acadian peninsula in New Brunswick or, to a lesser extent, the area of Chéticamp on Cape Breton Island in Nova Scotia, the vicinity of Wellington on Prince Edward Island and Peace River in northern Alberta, the co-operative formula has proven to be a key component in the micro-economy, a collective means of controlling development for French Canadians. On the other hand, where population density does not allow it or where the number of Francophones declines significantly, the co-operative loses its special character. For the sake of its economic survival, it is forced to open its membership to Anglophones. As noted in an important report in 1984 regarding the development of the Canadian co-operative movement: [Translation] “The increasing Anglophone membership as a result of the expansion of co-operatives and the obligation to associate with Anglophone support structures caused the gradual assimilation of many of them.” In addition, the attraction of the majority meant that in some cases Francophone co-operatives were absorbed by other Anglophone co-operatives. There have been few examples of co-operative organizations in Canada that have been able to function in both languages; one such rare example is the Co-op Atlantic in the Maritime Provinces.

Unlike the situation prevailing in Quebec since the 1960s, the Catholic Church has long maintained its influence over these Francophone communities. However, the teachings of Pope Léon XIII are part of the distant past and the Church is no longer as committed to the promotion of co-operatives. The sensitivity of Quebec co-operative organizations to the needs of similar organizations elsewhere in French Canada has varied from one period to another but they have repeatedly offered a helping hand. Because of its historical importance and its current financial weight, the Desjardins Movement has by far shown the most support in this regard. From the speeches made by Alphonse Desjardins early in the century in French Ontario to the admission in 1989 of three federations of credit unions outside Quebec as auxiliary members in the Confédération des caisses populaires et d'économie Desjardins du Québec, there have been many cases of collaboration. Two other Quebec co-operative federations, one operating in the funeral field and one in the school savings field, also have Francophone co-operatives from outside Quebec in their membership. The history of co-operation has also been regularly marked by cases of support and technical exchanges in the area of agri-food co-operatives. In the late 1980s the Quebec housing co-operatives movement, which then already represented over 800 co-operatives, facilitated participation in its training and development activities by representatives from Francophone housing co-operatives in other provinces, including the Coopérative Demers in British Columbia!

Francophone co-operatives in Canada have established structures for grouping on a provincial basis, the provincial councils. Since 1946 these have been amalgamated in the Conseil canadien de la coopération. Although these organizations have been the result of what essentially was action taken by co-operatives, the federal government, recognizing the structural impact of the co-operative formula on communities, has provided its support for a number of years. Whether in the financial or technical field, this support has been complemented since 1987 by the

activities of the Co-operatives Secretariat. Structured horizontally in relation to the federal government, this Secretariat ensures the visibility of co-operatives and promotes interaction and discussion between the Francophone and Anglophone co-operative movements.

A new order

For major co-operative organizations, both Francophone and Anglophone, the pressure of competition changes the nature of the relationship between the two language groups. Language is no longer an obstacle to relations. For a long time the Coopérative fédérée de Québec has been associated with other major agri-food co-operatives in English Canada in various undertakings, including the Interprovincial Co-operative. Agropur and Agrifood in British Columbia are co-owners of Aliments Ultima, a business involved in processing and marketing dairy products. Given the threat posed by the arrival of new players in the financial services industry, the Desjardins Movement and the Canadian network of credit unions are considering options for closer collaboration. For quite different reasons, including the sharing of the same concept of co-operative housing, the Quebec and Canadian movements are working together more closely in this sector. Thus, in the mid-1990s they held a joint symposium in Montreal attended by nearly a thousand people.

A new page in the history of co-operation in French Canada and English Canada is being written.

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Annexes

Table 1: Francophone Co-operatives in Canada as of December 31, 1998

| Provinces | No. of co-operatives | No. of members | No. of employees | No. of officers | Assets \$ | Turnover \$ |
|----------------------|----------------------|------------------|------------------|-----------------|-------------------|------------------|
| Prince Edward Island | 15 | 7,400 | 240 | 120 | 34,442 | 17,980 |
| Nova Scotia | 21 | 20,700 | 308 | 123 | 83,125 | 32,786 |
| New Brunswick | 118 | 250,347 | 2,612 | 1,062 | 1,563,300 | 140,000 |
| Quebec | 3,540 | 6,397,999 | 56,059 | 29,418 | 72,780,000 | 5,500,000 |
| Ontario | 130 | 346,545 | 2,500 | 1,200 | 3,500,000 | 145,000 |
| Manitoba | 23 | 33,588 | 365 | 166 | 445,112 | 22,793 |
| Saskatchewan | 21 | 2,529 | 58 | 116 | 16,635 | 3,728 |
| Alberta | 7 | 18,140 | 123 | 53 | 170,285 | 11,265 |
| British Columbia | 2 | 8,200 | 35 | 15 | 63,819 | S/O |
| Total | 3,877 | 7,085,448 | 62,300 | 32,273 | 78,656,718 | 5,873,552 |

Source: Version for Annual Report, CCC, December 31, 1998

Sponsoring Organizations

CHAIRE DE COOPÉRATION GUY-BERNIER

at the Université du Québec à Montréal
P.O. Box 8888, Centre-Ville, Montreal, Quebec, H3C 3P8
Telephone : 514-987-8566 – Fax: 514-987-8564
E-mail : chaire.coop@uqam.ca
Web site: <http://www.er.uqam.ca/nobel/ccgb>

Mandate

The Chair is an institution dedicated to teaching and research concerning cooperatives. The selected major research topic is understanding the cooperative movement in a changing society. The studies conducted relate to cooperatives in the various economic sectors. The Chair also provides training courses for persons involved with cooperatives, such as Caisse populaire managers. It also promotes teaching of cooperation in the university in science, management and social science programs.

IRECUS (Institut de recherche et d'enseignement pour les coopératives de l'Université de Sherbrooke)

Faculty of administration, University of Sherbrooke, Sherbrooke, Quebec, J1K 2R1
Telephone : 514-987-8566 – Fax: 514-987-8564
E-mail: irecus@adm.usherb.ca
Web site: <http://www.usherb.ca/irecus>

Mandate

IRECUS has adopted the goal of promoting multidisciplinary teaching and research on the topic of cooperation, in conjunction with Université de Sherbrooke faculties and departments interested in the cooperative field, and with national and foreign cooperative circles. Its activities are organized under three sectors: teaching, research and international programs.

CONSEIL CANADIEN DE LA COOPERATION

450 Rideau Street, Suite 201, Ottawa, Ontario, K1N 5Z4
613-789-5492 - Fax: 613-789-0743
E-mail: ccc@cactuscom.com
Web site: <http://www.franco.ca/ccc/>

Mandate

The Conseil Canadien de la Coopération, an organization established in 1946, is dedicated to promoting Francophone cooperative interests in Canada. Through its 9 provincial member councils and the 3 700 cooperatives affiliated with them, the CCC represents some 7 million cooperators and is accordingly the movement with the largest number of Francophone members in Canada.

The mandate of the Conseil Canadien de la Coopération is to promote cooperation as an avenue of socio-economic development of Canada's Francophone community, through:

- support for the provincial councils in preserving the cooperative ideology
- support for development activities initiated by the provincial councils
- coordination of development activities relating to more than one province
- national representation of Francophone cooperative interests.

CONSEIL DE LA COOPÉRATION DU QUÉBEC

4950, boul. de la Rive Sud, local 304, Lévis, Québec, G6V 4Z6
Telephone: 418-835-3710 - Fax: 418-835-6322
E-mail : info@coopquebec.qc.ca

Mandate

The Conseil de la coopération du Québec is an umbrella agency for cooperative organizations in Quebec that wish to be associated with it. With the goal of contributing to the development of an economically effective and socially useful cooperative movement, the mission of the Council is to:

- promote mutual knowledge and joint action among cooperatives and with partners sharing cooperative values;
 - lead research and experimentation relating to new cooperative practices, with due regard for the cooperative heritage;
- promote cooperative education and specifically promotion of the cooperative business formula wherever it is likely to meet needs;
- promote strengthening of cooperative sectors in the start-up, growth and development phases;
 - represent members concerning areas of common interest and defend their interests.

CO-OPERATIVES SECRETARIAT

Sir John Carling Building – Room 467, 930 Carling Avenue, Ottawa, Ontario, K1A 0C5
Téléphone : 613-759-7194 - Télécopieur : 613-759-7489
Email: coops@em.agr.ca
Web site : <http://www.agr.ca/policy/coop/accueil.html>

Mission

The Co-operatives Secretariat is dedicated to economic growth and social development of Canadian society through co-operative enterprise.

Mandate

- Ensure that the needs of the co-operative sector are taken into account by the federal government, especially in the development of policies and programs.
- Inform the Federal Government's key players about the role and the potential of Co-operatives in the development of Canadian society and its economy.
- Foster a beneficial exchange of views among the federal, provincial and territorial governments, co-operatives, academics and other stakeholders engaged in the development of co-operatives.
- Facilitate Co-operatives' interaction with the Federal Government.
- Provide governments, key economic stakeholders and the general public with information that presents Co-operatives in their true dimension.

CONFÉDÉRATION DES CAISSES POPULAIRES ET D'ÉCONOMIE DES JARDINS DU QUÉBEC

100, avenue des Commandeurs, Lévis, Québec, G6V 7N5
Tel. : 418-835-2323, Telex : 051-3533, Fax : 418-833-5873
Montreal Office : 1, Complexe Desjardins, P.O. Box 7 Desjardins, Montreal, Québec, H5B 1B2

Mission

The Mouvement des caisses Desjardins has as its mission to contribute to the improved economic and social well-being of people and groups within the compatible limits of its fields of activity: by developing an integrated cooperative network of sound and profitable financial services, on an ongoing basis, that are owned and administered by the members, as well as a network of complementary financial enterprises, all performing well in their respective fields of activity, controlled by the members; by teaching democracy, economics, solidarity and individual and collective responsibility especially to members, officers and employees.

FÉDÉRATION DES COOPÉRATIVES QUÉBÉCOISES EN MILIEU SCOLAIRE

780, de Brabant, Ste-Foy, Quebec, G1X 3V9
Telephone: 418-650-3333 - Fax: 418-650-3425

Mandate

The mandate of the Fédération is to promote cooperation and contribute to the economic well-being of the student population and the educational community. With this goal in mind, it seeks to bring together cooperatives in the education sector and speak on their behalf, and also coordinate harmonious and effective development of cooperatives and cooperation in the education sector.

Appendix

Unofficial translations of French designations used in this document

Alliance des caisses populaires de l'Ontario incorporée: Alliance of Ontario Credit Unions Inc.
Association catholique de la jeunesse canadienne-française: Catholic Association for Young French Canadians
Bureau de normalisation du Québec: Quebec Standards Bureau
Caisse centrale Desjardins: Desjardins Central Clearing House
Caisse populaire de Maillardville: Maillardville Credit Union
Caisse populaire du St-Sacrement: St. Sacrement Credit Union
Caisse scolaire: School savings program
Caisses d'établissement: Credit and savings co-operatives
Centre de gestion des coopératives: Centre for the Management of Co-operatives
Centre de recherche du Collège universitaire de Saint-Boniface: Research Centre of St. Boniface University College
Centre interdisciplinaire de recherche et d'information sur les entreprises collectives (CIRIEC-Canada):
Interdisciplinary Centre for Research and Information on Collective Enterprises
Chaire d'études coopératives, Université de Moncton: University of Moncton Chair of Co-operative Studies
Chaire d'études coopératives: Chair of Co-operative Studies
Chaire de coopération Guy-Bernier: Guy-Bernier Chair of Co-operative Studies
Colloque sur le développement coopératif et économique des francophones: Symposium on Francophone Co-operative and Economic Development
Confédération des caisses populaires et d'économie Desjardins du Québec: Confederation of Desjardins Credit Unions of Quebec
Confédération québécoise des coopératives d'habitation: Quebec Confederation of Housing Co-operatives
Conseil acadien de la coopération (CAC): Acadian Co-operation Council
Conseil albertain de la coopération: Co-operation Council of Alberta
Conseil canadien de la coopération (CCC): Canadian Co-operation Council
Conseil coopératif acadien de la Nouvelle-Écosse : Acadian Co-operation Council of Nova Scotia
Conseil de la coopération de l'Île-du-Prince-Édouard: Prince Edward Island Co-operation Council
Conseil de la coopération de l'Ontario (CCO): Ontario Co-operation Council
Conseil de la coopération de la Colombie-Britannique : British Columbia Co-operation Council
Conseil de la coopération de la Saskatchewan : Saskatchewan Co-operation Council
Conseil de la coopération du Québec: Quebec Co-operation Council
Conseil de la langue française: French Language Council
Conseil des coopératives de l'Outaouais : Outaouais Co-operatives Council
Conseil ontarien d'orientation populaire (COOP): Ontario Co-operative Council
Conseil supérieur de la coopération: Superior Co-operation Council (Quebec)
Co-opérative de radio communautaire de Chéticamp: Chéticamp Community Radio Co-operative
Coopérative de services de santé du Québec: Quebec Health Services Co-operative
Co-opérative des Cent associés: The Hundred Partners Co-operative
Co-opérative du Bas St-Laurent: Lower St. Lawrence Co-operative
Coopérative du Canton de Granby: Granby Township Co-operative
Co-opérative du Madawaska: Madawaska Co-operative
Coopérative fédérée de Québec: Federated Cooperative of Quebec
coopératives d'utilisation de machinerie agricoles (CUMA): Co-operatives for the use of farm machinery
coopératives d'utilisation de main-d'oeuvre (CUMO): Worker co-operatives
Coopératives de développement régional (CDR): Regional Development Co-operatives
Direction des cooperatives: Co-operatives Branch
École des Hautes Études Commerciales: School of Business Administration
École Supérieure des pêcheries de Ste-Anne-de-la-Pocatière: Ste-Anne-de-la-Pocatière Fisheries College
États généraux de la coopération : Summit Conference on Co-operation
Fédération des caisses d'économies : Federation of Credit Unions
Fédération des caisses populaires acadiennes: Federation of Acadian Credit Unions

Fédération des caisses populaires de l'Ontario: Federation of Ontario Credit Unions
Fédération des caisses populaires du Manitoba: Federation of Manitoba Credit Unions
Fédération des caisses populaires, Ottawa et district limitée: Federation of Ottawa and District Credit Unions Ltd.
Fédération des communautés francophones et acadiennes du Canada: Federation of Francophone and Acadian Communities of Canada
Fédération des coopératives d'habitation d'Ottawa Inc.: Federation of Ottawa Housing Co-operatives Inc.
Fédération des coopératives québécoises en milieu scolaire (FCQMS): Federation of Quebec School Co-operatives
Fédération des unions régionales des caisses populaires : Federation of Regional Unions of Credit Unions
Fondation Fernando Girard en économie: Fernando Girard Economics Foundation
Fromagerie coopérative de St-Albert: St. Albert Co-operative Cheese Dairy
Fromagerie de Zenon Park: Zenon Park Cheese Dairy
Groupe capital-risque: Equity Capital Group
Inspecteur général des institutions financières: Inspector General of Financial Institutions
Institut de coopération acadien: Institute of Acadian Co-operation
Institut de protection des intérêts des consommateurs (IPIC) : Consumer Protection Institute
Institut de recherche et d'enseignement sur les coopératives de l'Université de Sherbrooke (IRECUS): Sherbrooke University Institute for Research and Education in the field of Co-operatives
Institut de techniques agricoles de Ste-Anne-de-la-Pocatière: Ste-Anne-de-la-Pocatière Institute of Farming Techniques
Investissement-Québec: Investment Quebec
Jeunesse étudiante catholique: Young Catholic Students
Jeunesse ouvrière catholique : Young Catholic Workers
Ministère de l'industrie et du commerce: Department of Industry and Commerce
Mouvement acadien coopératif: Acadian Co-operative Movement
Mouvement des caisses Desjardins: Desjardins Credit Union Movement (Although the French designation is the only official version, "Desjardins Movement" is used quite frequently in English documents. I have therefore used the unofficial English version in the body of the translation - Tr.)
Mutuelle SSQ: Quebec Health Services Mutual Corporation
Office de la langue française: French Language Bureau
Office de la protection du consommateur: Consumer Protection Bureau
Ordre de Jacques Cartier: Order of Jacques Cartier
Ordre du mérite coopératif canadien: Canadian Co-operative Order of Merit
Prix du 3-juillet-1608: The July 3, 1608 Prize
Programme de maîtrise en gestion et développement des coopératives de l'IRECUS: Master's program in the management and development of co-operatives (program run by IRECUS)
Service aux cooperatives: Co-operatives Branch
Services unis de vérification et d'inspection (SUVI): United Auditing and Inspection Services
Société d'assurance des caisses: Credit Union Insurance Corporation
Société d'Entraide du Pacifique: Pacific Mutual Aid Society
Société d'investissement du mouvement acadien: Investment Fund of the Acadian Movement
Société de développement des coopératives : Co-operatives Development Corporation
Société de développement des cooperatives: Corporation for the Development of Co-operatives
Société de développement internationale Desjardins: Desjardins International Development Society
Société des compagnons: Companions' Society
Société historique de la Saskatchewan: Saskatchewan Historical Society
Société St-Pierre: St-Pierre Society
Sommet économique national: National Economic Summit
Sommet sur la co-opération : Co-operation Summit
Union catholique des cultivateurs (UCC): Catholic Union of Farmers
Union coopérative acadienne: Acadian Co-operative Union
Union des cultivateurs franco-ontariens (UCFO): Union of Franco-Ontarian Farmers
Union des pêcheurs de Baie-Egmont: Egmont Bay Fishermen's Union
Union des pêcheurs de Mont-Carmel: Mont Carmel Fishermen's Union
Université de Moncton: University of Moncton
Université de Québec à Montréal (UQAM): University of Quebec at Montreal

