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**The Case of La Coop de solidarité en soins
et services de Saint-Camille**
(The Saint-Camille Care and Services Solidarity Co-operative)
and Its Impact on Social Cohesion

Geneviève Langlois
with the collaboration of Patrick De Bortoli
and under the guidance of Jean-Pierre Girard and Benoît Lévesque
Translated from the French by Geneviève Langlois

Occasional Paper Series

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CENTRE FOR THE STUDY OF CO-OPERATIVES



UNIVERSITY OF
SASKATCHEWAN

LA COOP DE SOLIDARITÉ EN SOINS ET SERVICES
DE SAINT-CAMILLE

THE SAINT-CAMILLE CARE AND SERVICES
SOLIDARITY CO-OPERATIVE

*This occasional paper is part of a collection of materials prepared
for the Centre for the Study of Co-operatives, University of Saskatchewan.*

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the Social Sciences and Humanities Research Council of Canada
to the Centre for the Study of Co-operatives
for a national research project titled
“Co-operative Membership and Globalization:
Creating Social Cohesion through Market Relations.”*

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GENEVIÈVE LANGLOIS
WITH THE COLLABORATION OF PATRICK DE BORTOLI
AND UNDER THE GUIDANCE OF
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TRANSLATED FROM THE FRENCH BY GENEVIÈVE LANGLOIS



CENTRE FOR THE STUDY OF CO-OPERATIVES
UNIVERSITY OF SASKATCHEWAN

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ABOUT CRISES

THE CENTRE DE RECHERCHE SUR LES INNOVATIONS SOCIALES (CRISES) is an interuniversity, multidisciplinary research centre that investigates innovation and social transformation.

A social innovation is an intervention initiated by social actors to respond to an aspiration, to provide for a need, to benefit from an opportunity to modify social relationships, to transform established patterns of behaviour, or to propose new cultural orientations. In combination, innovations can, in the long run, have a far greater impact than their immediate and visible effects in a particular context (enterprises, associations, etc.) that challenges existing societal relations. They then become a source of social transformation and contribute to the emergence of new development models.

CRISES researchers study social innovations in three complementary areas: territory, quality of life, and work and employment.

Social Innovations and Territory

Researchers studying social innovations and territory are mainly interested in the role of social actors and their innovative practices in the reconfiguration of space. They study, among other things, the emergence of social networks and their links with new forms of territoriality; the relationships among enterprises, social actors, and local political institutions; local identities and their relationships with social and economic development, as well as methods of territorial governance.

Social Innovations and Quality of Life

Researchers concerned with social innovations and quality of life study those social innovations that improve living conditions, notably those associated with consumption, the use of

time, the home environment, insertion into the labour force, housing, income, health, and safety. These innovations generally occur at the intersection of public policy and social movements: collective services, oppositional struggles, popular resistance, new ways to produce and consume, and so on.

Social Innovations and Work and Employment

The members of the work and employment research group centre their analyses on work organization, work regulation, and the governance of enterprises in manufacturing, the public sector, and the knowledge economy. Their projects focus on organizational and institutional issues. Their research interests extend from unions, enterprises, and public policy to more specific areas such as strategies adopted by actors, partnerships, governance of enterprises, new forms of employment, aging, and training.

CRISES Activities

In addition to conducting numerous research projects, hosting postdoctoral interns, and training students, CRISES organizes a series of seminars and conferences that promote the exchange and dissemination of new knowledge. CRISES's working papers, annual reports, and activity programming can be found on its website at www.cris.es.uqam.ca.

— *Denis Harrison*
Director, CRISES

PREFACE AND ACKNOWLEDGEMENTS

THIS PAPER IS PART OF A SERIES entitled *Études de cas d'entreprises d'économie sociale* (Case Studies on Social Economy Enterprises) produced by the *Centre de recherche sur les innovations sociales* (CRISES) at the *Université du Québec à Montréal*. It is also part of CRISES's contribution to the results of a national research project titled "Co-operative Membership and Globalization: Creating Social Cohesion through Market Relations," funded by an award from the Social Sciences and Humanities Research Council of Canada to the Centre for the Study of Co-operatives at the University of Saskatchewan, which is co-ordinating the project.

This study was originally made possible thanks to the support of Québec's *ministère du Développement économique et régional* which became the *ministère du Développement économique et régional et de la Recherche* in April 2004.

The research team includes Benoît Lévesque, professor at the Université du Québec à Montréal (UQAM); Jean-Pierre Girard, co-ordinator of the *Sociétariat coopératif et cohésion sociale* research project at UQAM; and research assistants Geneviève Langlois and Patrick De Bortoli.

We would like to convey our appreciation to Ms. Joanne Gardner, co-ordinator of the *Coop de solidarité en soins et services de Saint-Camille*, for the time devoted to answering our inquiries, Mr. Sylvain Laroche, president of *Le P'tit Bonheur*, as well as the members of the board of directors present when we visited the co-operative. We would also like to express our thanks to Ms. Sylvie Bellerose, director general of the *Centre local de développement de la MRC d'Asbestos*.

Please note that this case study's findings result mainly from interviews conducted during June/July 2003. The quotations, originally in French, were translated for the purposes of this publication. Unless otherwise specified, the expression "the co-operative" refers to the object of this case study, i.e., the solidarity co-operative.

ABSTRACT

THIS CASE STUDY is part of the *Sociétariat coopératif et cohésion sociale** research project. Its aim is to characterize the impact of the *Coop de solidarité en soins et services de Saint-Camille*'s activities on the community using the five dimensions pertaining to social cohesion — territoriality, accessibility of services, employability, democracy, and connectivity. The innovative nature of the organization's legal form, an assemblage of various categories of co-operative membership, as well as the innovative nature of the project as a whole will be demonstrated throughout this paper. The establishment of a housing co-operative alongside a co-op offering alternative health-care services as well as educational entertainment led to the creation of a unique model, which has attracted significant attention. This entity is commonly referred to as *La Corvée*.

The territory covered by the enterprise is primarily the municipality of Saint-Camille, although no territorial limit is in fact imposed. Inhabitants from many communities of the regional county municipality (RCM) of Asbestos in the Eastern Townships of Québec utilize the co-operative's educational entertainment services, and people from around the region depend on the services offered at the health clinic. The co-operative was created on 17 September 1999 following the initiative of a group of individuals known as *Le Groupe du Coin*. The co-op began operations in January 2000. *Le Groupe du Coin*, which has seven members, is a for-profit company whose mission is to support local revitalization and preserve the community's architectural heritage. *Le Groupe*'s foundation dates back to 1986, when it was created in order to save the building that had formerly housed the general

* Editor's note: French phrases and the names of French organizations will be italicized the first time they appear and then in roman type thereafter to avoid visual distraction and improve the readability of the text.

store. In 1998, Le Groupe du Coin bought the church rectory, which had been put up for sale by the parish council. The intent of the group was to respond to the needs of the elderly in the community, who desperately required housing facilities adapted to their needs. The group chose to form a solidarity co-operative to carry out its project. Financial constraints, however, obliged them to set up a housing co-operative as well. It was decided that the housing co-operative would house the tenants while the solidarity co-operative would act as a tool to better their quality of life as well as the community's. As of 26 June 2003, the Coop de solidarité en soins et services de Saint-Camille comprised forty-four user members, one worker member, and eleven supporting members, for a total of fifty-six members.

The establishment of La Corvée led to the creation of one job, i.e., co-ordinator of both co-operatives. The role taken on by this person is foundational and her contribution is considerable. In addition, thanks to government programs, four people were able to work within the organization for a few months each and earn valuable employment experience. Hiring numerous workers to perform sundry renovations also provided many people in the region with temporary employment. Furthermore, Le Groupe's new projects will require the hiring of personnel on an ongoing basis, enabling even more individuals to work.

The connectivity found in Saint-Camille is exceptional. The leadership demonstrated by Le Groupe du Coin led to the development of many projects, including La Corvée, and contributed to the mobilization of the population, which already share a special bond thanks to many previous unifying events. Donations of money, goods, and labour from local organizations and the population in general were generous beyond measure. As can be observed throughout this study, La Corvée resulted from the joint efforts of a community that works together to ensure its well-being and long-term survival. It is a project envied by many.

INTRODUCTION

THIS PAPER PRESENTS the case of a solidarity co-operative operating in a small community in the Eastern Townships of Québec. The organization provides educational entertainment services while facilitating access to alternative health-care professionals. The second of a series, this case study was produced as part of a research project conducted by a team at the Centre de recherche sur les innovations sociales (CRISES) at the Université du Québec à Montréal (UQAM). The project aims to better understand the impact of solidarity co-operatives on social cohesion and is part of a five-year pan-Canadian research project entitled “Co-operative Membership and Globalization: Creating Social Cohesion through Market Relations.”¹ Numerous studies have demonstrated that with the expansion of the market economy, the opening of markets, and the extraordinary mobility of capital, our so-called postmodern societies have a tendency to generate social exclusion at a variety of levels. As an organization that combines the characteristics of an enterprise with those of an association and endeavours to satisfy its members rather than offer the maximum return on invested capital, is the co-operative better able to strengthen social cohesion than other models? This is the underlying assumption that guides this research project.

The solidarity co-operative was first introduced into Québec’s co-operative legislation in 1997. This model’s underlying traits make it a potentially interesting structure for local development issues and positive social externalities, particularly in terms of social cohesion. In fact, it is the composition of its membership that gives this type of co-operative its strength; it is made up of user members, worker members, and supporting members. Although provisions relating to the solidarity co-operative model are relatively new in North

America, this type of organization has already proven successful in both developing and industrialized countries. With regard to developed countries, the Italian example is particularly remarkable because of the widespread adoption of solidarity co-operatives. The first social co-operatives originated in Brescia, in the Lombardy province of Italy, at the end of the 1960s. By 2001, there were 5,600 such organizations throughout the country. Social co-operatives can be of type A or B. Type A are primarily involved in health care and social services (for example, a residence for AIDS sufferers who are in the terminal stage of the disease). Type B are socio-professional integration enterprises that offer employment opportunities to tens of thousands of individuals suffering from social exclusion or long-term unemployment (for example to convicts whose sentences can be served, in part, in these sheltered workshops, as well as to other such groups) (Borzaga 1995 and 1997; Girard, Pezzini, and Faubert-Mailloux 2000; Zondonai 2002). Membership is often divided into two or three main categories, along with subcategories. With its high potential of positive social impact and its remarkable success, the model has spread and has been adopted, with various degrees of adaptation, by other countries in the European Union. On a smaller scale, the establishment of 250 solidarity co-operatives in Québec in only six years, from 1997 to 2003, also demonstrates the social need for a different form of organization.

The analytical perspective adopted in CRISES's research work is to identify and characterize, using five dimensions, the impact of solidarity co-operatives on social cohesion. The five dimensions selected and adapted to fit the purpose of this study, which were developed in an earlier study conducted at CRISES on financial services co-operatives and social cohesion,² are: territoriality, accessibility of services, employability, democracy, and connectivity. They can be described as follows:

Territoriality

In Québec, as elsewhere in Canada, jurisdictional boundaries are being redefined. Boundaries were formerly set to coincide with the land over which the Catholic parish exercised its jurisdiction (a micro-local structure representing more or less homogeneous communities). This type of territory is now being replaced by one with extended limits, a supra-local area known as a regional county municipality (RCM),³ which is home to heterogeneous com-

munities. To what extent do solidarity co-operatives fit in with this new territorial definition, particularly in regard to membership, the composition of their boards of directors, as well as their fields of activity? Are the development projects of these co-operatives adapted to this new context?

Accessibility of Services

The level of accessibility to the solidarity co-operative's services is a paramount factor in this research. Based on Vienney's (1994) theory that co-operatives are targeted towards individuals with limited power and influence and are created as a means to satisfy needs that are not met or are not well answered, this research aims to define this accessibility.

Since the notion of accessibility directly relates to services rendered, it is pertinent to examine the "nature" and "efficiency" of these services with respect to the urgency of the population's needs. On the one hand, the concept of nature is instrumental in measuring the extent to which services rendered by the co-operatives satisfy the existing demand or deficiency (in terms of the nature of the need). On the other hand, efficiency represents the ability of the co-operatives to quantitatively meet the demand.

A further consideration is the ability of these organizations to develop new services. These include doing business with nonmembers or, following the co-operative development strategies framework formulated by Desforges (1979–80), adopting strategies based on versatility in order to favour the extension of the range of services available to members, thereby reinforcing the intensity of the usage link. The accessibility of services dimension can be further analyzed by correlating it with the connectivity dimension and by examining the influence exerted by the establishment of co-operatives on existing services. For example, what has been the impact of the arrival of co-operatives operating in personal care and housekeeping services on the accessibility of services offered by the *centres locaux de services communautaires* (CLSCs)?

On another level, how does the relationship shared between a co-operative and existing services impact upon the accessibility of the co-operative's own services? For example, one might measure the extent to which the accessibility of services is optimized or under-

mined depending on whether the co-operative is strongly connected or not to local community organizations. Lastly, accessibility of services can also be examined under a parity angle as one seeks to understand the nature of the compromise made by co-operatives (if compromise there is) among the various interests of individuals, the interests of members as a whole, and the interest of the population in general in regard to the accessibility of services offered.

Employability

The notion of employability can be interpreted differently depending on the area of activity in which solidarity co-operatives are involved. In certain instances, this element is of secondary importance, as in the example of a solidarity co-operative offering a range of local services to a community deprived of a grocery store, a postal outlet, banking facilities, etc. In this case, the notion of usage or accessibility of services is crucial. In other circumstances, the matter of employability is a central issue, as could be the case for a co-operative operating under back-to-work programs for marginalized populations.

Certain indicators or questions pertaining to this dimension are worth noting. Are the working conditions in solidarity co-operatives equivalent or superior to those in other organizations active in the same sector? The socio-economic characteristics of the individuals hired can also convey the influence of co-operatives on social cohesion (employment of poor people, the unemployed, young or old, men or women, with or without training, etc.). Furthermore, the comparison of this data with other enterprises provides an indication of the extent to which co-operatives contribute to social cohesion in comparison with other organizations operating in the same sphere of activity.

Democracy

The notion of democracy refers to the nature of the democratic process inherent to the co-operative (representative democracy, direct or deliberative) and to the institutional or composite form of its structure through concepts such as “social democracy” and “plural democracy.” The distinction between both spheres, although initially ambiguous, is fundamental. First, the “nature of the democratic process” refers to the practice of democracy itself, in the operational and dynamic sense of the term. The “institutional or composite form of its

structure” refers, in turn, to the selected democratic structure in the enterprise — the composition of the board of directors (BOD), the existence of specialized committees, the socio-economic characteristics of this composition, etc. At the heart of this second sphere is the concept of “plural democracy,” which refers to the territorial, institutional, and socio-economic origin of the members of the BOD and other groups that are part of the enterprise’s democratic structure, as well as the concept of “social democracy,” relating to the balanced representation of local or supra-local communities within this structure.

Connectivity

The connectivity dimension concerns the relations among the various actors (individual or collective) who constitute networks which, at the same time, are nourished by and generate social capital (i.e., values of trust and reciprocity). These networks foster co-operation and contribute to social cohesion. This dimension allows one to assess to what extent the degree of connectivity of initiators of co-operative projects has influenced the success of their endeavours. This can be referred to as the concept of stock of social capital. Furthermore, the nature of these links, of this connectivity, is determined by evaluating whether these links constitute “strong links” or “weak links” (Granovetter 1985) and to what extent they exert influence on social cohesion. Also, bordering on the democracy dimension, does the “charismatic personality” of the actors, both individual and institutional, influence the creation of social links that carry potential in terms of project realization? It is necessary to examine how local actors, who are bearers of strong symbolic capital (director general of a financial services co-operative, mayor, known institution, etc.), are able to establish social ties that foster the realization of a solidarity co-operative project while considering the role of such an influence on the process and components of the enterprise’s democratic structure.

Furthermore, this dimension enables us to evaluate how the enterprise’s connectivity is enhanced by the fact that it embraces the new institutional territory boundaries of local development, those of the new RCMs, as did the CLSCs. The correlation between the level of accessibility of services (quantitatively) and the level of connectivity of the enterprise can also be of influence. Lastly, among the actors who usually only play a discrete or required role in the advancement of projects, have any directly or voluntarily contributed to the success of the development of solidarity co-operatives?

Methodology

The impact of a co-operative on these five dimensions is chiefly evaluated through a consultation with key stakeholders: management or co-ordination, employees, officers (members of the board of directors), users, and organizations that contributed to the establishment and/or development of the co-operative such as a *centre local de développement* (CLD), a *coopérative de développement régional* (CDR), a *centre local d'emploi* (CLE), and a Community Futures Development Corporation (CFDC). The examination of grey literature and an exhaustive Internet search for articles, media releases, and other information sources using search engines such as Google are other methods employed for the purpose of this research.

— *Jean-Pierre Girard*
Co-ordinator, Co-operative Membership and Social Cohesion Research Project

BACKGROUND INFORMATION ON THE ORGANIZATION AND ITS ENVIRONMENT

History of the Co-operative

THE COOP DE SOLIDARITÉ EN SOINS ET SERVICES DE SAINT-CAMILLE is located, as its name implies, in the small municipality of Saint-Camille, in the RCM of Asbestos, at the heart of Québec's Eastern Townships. This co-operative is part of an entity with a peculiar structure composed of two closely linked components — housing, as well as care and services. It all began when a group of philanthropic private investors, Le Groupe du Coin, acquired the Saint-Camille church rectory in 1998. Le Groupe du Coin is a for-profit company that operates at specific moments, i.e., moments of crisis. The group purchases properties experiencing financial difficulties, no matter how severe, renders them profitable, and transfers them to another organization that wishes to carry out a project in which it truly believes. The philosophy that guides Le Groupe du Coin is social viability and heritage preservation. The territory covered by the group does not necessarily have specific boundaries, but since members were born and raised in Saint-Camille, their work is, of course, mostly executed in this village.

Le Groupe du Coin, originally composed of four individuals, was established in 1986 to save the building that had previously housed Saint-Camille's general store. Sylvain Laroche, a native of the village, realized during the time he was pursuing his studies in Sherbrooke that he wanted to spend his life in the small locality of Saint-Camille. He cared about community development and preserving the municipality's heritage. When the building in question was put up for sale, therefore, he saw an interesting opportunity not only to

ensure the safeguarding of heritage but also to establish future facilities for the population. Laroche thus started to search for partners who would be willing to join him in buying the building. Although he discussed his project with several people, he specifically targeted three individuals — Serge Gagné, the local grocer,⁴ Jacques Proulx, a farmer, and Jacques Theasdale, a comedian — who eventually accepted the partnership.

The primary goal of the acquisition was to safeguard an important part of the town's heritage. The building was beginning to deteriorate and the group wanted to restore it. The second objective was to utilize the building to develop an interesting project for the community, but the four partners did not yet know what that would be. They spent one year prior to the purchase of the building reflecting upon the best legal form of organization for the group. They also considered how the facility would be administered upon ownership. There were even discussions with the municipality about the possibility of a joint ownership, as Saint-Camille's administration was in fact looking for premises itself. Finally, in May 1986, the foursome chose the name Le Groupe du Coin and became a private company. They acquired the building on 31 July 1986 at a cost of \$40,000. As previously mentioned, however, the building required many renovations. The local *caisse populaire*⁵ (the equivalent of a credit union) offered advantageous conditions of purchase to facilitate the transaction.

During the period following the bankruptcy of the general store and prior to Le Groupe's purchase of the building, only one businessman — a music-box manufacturer — occupied the premises. He bought the building after the general store went out of business but did not remain the owner for long. Indeed, shortly after he purchased it, the *caisse populaire* took possession of the building and put it up for sale again. It was then that Sylvain Laroche began taking steps to develop his project and that he and his partners commenced a one-year discussion period. Between 1986 and 1988, Le Groupe du Coin leased the building to different entrepreneurs, including François Garneau, a manufacturer of wool slippers and stockings. His growing business forced him to find a more spacious location. It should be noted that the building used to have a commercial section, which housed the general store, and a residential section, with two living units. A few years ago, the apartments were converted into a meeting room and offices.

In 1988, two of Le Groupe du Coin's members, Sylvain Laroche and Serge Gagné,

teamed up with individuals who wanted to set up entertainment facilities and develop various cultural events. In total, five people were actively involved in the project. It is from that moment that the true vocation of the building bought two years earlier became clear. On 11 November 1988, *Le P'tit Bonheur*, a community and cultural centre, came into being. This appellation was chosen in honour of Félix Leclerc, a Québec singer-songwriter-composer, who had written a song entitled “Le P'tit Bonheur.” The centre paid rent to Le Groupe du Coin until 1996, by which time it had amassed sufficient funds to buy the building. During its first year of existence, Le P'tit Bonheur had only a modest rent to pay — \$1,000 for the entire year. After that point, until 1996, the rent was determined on the basis of its revenues and was payable every month. When the cultural centre was short of funds, however, Le Groupe du Coin tolerated it missing a payment. Income resulting from renting the building to Le P'tit Bonheur and the apartments to tenants was directly reinvested to pay for maintenance costs and renovations. It was also used to cover mortgage payments. In addition, members of Le Groupe du Coin each contributed \$1,000 per year from 1986 to 1992 to offset the shortfall between rental income and amounts due. Hence, including their initial capital outlay of \$1,200, each member invested a total of \$5,000 to \$6,000 to save and restore the building.

In 1995, wishing to establish an interpretation centre suited to the rural environment, Le P'tit Bonheur requested help from the *Conseil régional de développement de l'Estrie*. In order to agree to financing the project, the council required that Le P'tit Bonheur become the owner of the building it occupied. At the time, the monthly rent varied between \$400 and \$500, and allocating this sum to a mortgage instead of spending it on rent did not really affect Le P'tit Bonheur's financial situation. Hence, on 15 February 1996, it bought the building from Le Groupe du Coin for \$100,700, an amount slightly inferior to the municipal assessment. The major renovations completed on the building since its acquisition by Le Groupe du Coin — which included almost \$40,000 worth of work on the roof, windows, and veranda — had substantially increased its value.

After selling the building, members of Le Groupe du Coin recovered the money invested in the project, but decided to put \$6,000 to \$7,000 in a bank account, knowing that another opportunity to participate in the development and sustainability of the community

would present itself. Two years later, in 1998, Le Groupe du Coin acquired the church rectory with the idea of transforming it into a senior citizens' residence. It had been put up for sale by the parish council, since a priest no longer resided in the community.

As a condition of sale, the parish council insisted that the buyer preserve the architectural value of the property while utilizing it for community purposes. Residents of Saint-Camille had been requesting a home for frail seniors for more than ten years. There was indeed a lack of housing within the community for this segment of the population. Those who were forced to leave their family residence due to their inability to care for their homes were also obliged to move to another municipality, one where services were available to suit their needs. Le Groupe du Coin, concerned with community development in Saint-Camille and the population's unmet needs, decided to acquire the rectory and transform it into a senior citizens' home. There were other potential buyers for the building, but the parish council found Le Groupe du Coin's idea particularly interesting and agreed to sell it to them for \$50,000. At that time, Le Groupe du Coin had grown to seven members, although only two of the four original members — Sylvain Laroche and Jacques Proulx — were still part of the group. Jacques Theasdale had moved to Sherbrooke and Serge Gagné had left the company shortly before the acquisition of the rectory. Mr. Gagné had invested a great deal of time and energy in Le P'tit Bonheur and was not willing to devote as much effort to another project. The five other people who joined the group are: Henri-Paul Bellerose, Pierre Bellerose, Nicole St-Onge, André-Paul Laroche, and Claude Tardif. These individuals are all actively involved in their community, as can be seen in Table 1 (see pp. 37–38 and the section titled “The Board of Directors and Other Committees,” pp. 35–36). Claude Tardif became a member of Le Groupe du Coin a few years after the foundation of Le P'tit Bonheur, but the others joined the organization when the idea of creating a co-operative was raised.

Le Groupe du Coin wanted to set up housing resources for the community's elderly citizens but were not aware of all the procedures for doing so. At the time, Ms. Joanne Gardner was pursuing a university certificate in gerontology, and as part of an assignment for a community psychology class, she approached the members of Le Groupe du Coin for their assistance. She knew they wanted to create housing facilities for seniors and the goal of her project was to demonstrate that a traditional home for the aged was not the ideal struc-

ture to ensure a good quality of life for these individuals or one that would allow them to preserve their autonomy. The members of Le Groupe du Coin thus asked Ms. Gardner to submit a study describing the characteristics of an ideal residence for the elderly. They already had the co-operative model in mind. When they consulted the *Coopérative de développement de l'Estrie* (CDE) to obtain details on the procedures to follow, a consultant informed them about the solidarity co-operative option and its different categories of membership. They found the structure particularly interesting and decided on this model, which favoured a sense of responsibility and involvement among individuals while ensuring collective and democratic control of the enterprise. After modifying her topic, Ms. Gardner presented the idea of housing facilities with integrated continual support services. Impressed by her competence and imagination, the members of Le Groupe du Coin invited Ms. Gardner to join them in the formation of a solidarity co-operative. They also proposed that she become the person responsible for the project as well as the co-ordinator of the future facilities, an offer she accepted with enthusiasm.

Another individual, Mr. Jocelyn Vigneux, assisted Le Groupe du Coin in carrying out the project. Mr. Vigneux had a great deal of experience in community projects and was a professional accountant. He had been treasurer of the *Union des producteurs agricoles* (UPA) at the provincial level from 1980 to 1995, acting director of the *Caisse populaire Desjardins de Saint-Camille* from 1996 to 1998, and was a member of *Solidarité rurale du Québec*'s board of directors. He had also known Jacques Proulx, an active member of Le Groupe du Coin, for a long time. At Mr. Proulx's invitation, Mr. Vigneux agreed to take on the financial aspects of the project, and what was originally intended as limited assistance evolved into a great deal of involvement on his part. The Coop de solidarité en soins et services de Saint-Camille came into existence on 17 September 1999 and officially launched operations in January 2000.

The group asked Mr. Roger Gratton, a retired architect, to draft the first building plans and estimate the costs related to the transformation of the rectory into housing units for seniors. Mr. Gratton subsequently introduced them to another architect, who undertook the balance of the project, supposedly with the instruction to ensure that expenses remained low. However, the estimate was far higher than what the group had expected. In order to cover the costs, they would have had to charge a monthly per-unit rent of between \$600 and

\$700, a sum much too high for apartments in a rural area, so they decided to find another funding medium. The group heard about the *Société d'habitation du Québec's* (SHQ) *AccèsLogis* program, which provides substantial subsidies for the renovation or construction of community and social housing for frail seniors, individuals with low income, or persons with particular housing needs. However, solidarity co-operatives are not eligible for funding under this program, so the founders decided to create a housing co-operative (a structure that is part of the consumer co-operative category) in order to benefit from this important subsidy and be able to carry out their project. Consequently, the *Coopérative d'habitation La Corvée* was created shortly after the establishment of the *Coop de solidarité en soins et services de Saint-Camille*.

It is important to mention that the housing co-operative was not part of the group's initial idea; the developers had only envisioned the creation of a solidarity co-operative. The *Coop de solidarité's* business plan (2000, 2) notes that: "This alternative (referring to the *AccèsLogis* program) compelled us to form a housing co-operative deriving from the solidarity co-operative. Its only mandate will be to take charge of the housing component of the global project."

The cost of the housing project totalled \$530,000, including the solidarity co-operative's purchase of the rectory. For nearly one year, the *Coop de solidarité en soins et services* occupied the rectory without paying rent to *Le Groupe du Coin*. The co-operative acquired the rectory from the group at the end of the year 2000 for the sum of \$58,400, the outstanding mortgage. With construction valued at \$81,000, *Le Groupe du Coin* thus made a donation of \$22,600 to the co-op.

Le Groupe du Coin remained owner of the rectory for two years. The first year, 1998 to 1999, the co-operative was not yet constituted and the group collected rent from the four tenants lodged in the building at the moment of its acquisition. The second year, 1999 to 2000, the solidarity co-operative occupied the major part of the ground floor, but since *Le Groupe du Coin* had launched the project, they did not ask the organization to pay rent. The group thus collected rent from the tenants living in the rectory until the solidarity co-operative became owner of the building in 2000.

Of the four people who resided in the rectory when it was acquired by Le Groupe du Coin, only one — a nun living on the ground floor who was forced to move out of her home for a month and a half — had to leave her apartment during the renovations. The three tenants on the upper floor did not have to vacate the premises. The four apartments were renovated, but in order to preserve the original appearance of the rectory, they did not undergo extensive modifications and are therefore not considered special needs housing units. There is a grip bar in the apartment on the ground floor, but this feature does not make it an accommodation designed for special needs. Besides a living unit, the ground floor of the rectory also comprises a community kitchen, a common living-room, an office, and a few other rooms. Two new buildings were annexed to the rectory, one of two housing units and one of three. The housing co-operative thus comprises a total of nine apartments. On 21 December 2000, tenants were able to settle into their new homes.

The three buildings are arranged in the form of an L and connected to one another and are thus considered one unit by zoning regulations and for municipal tax purposes. For home insurance purposes, however, they are considered three distinct structures. It is to be noted that to circulate from one building to another, one must go outside, a particularity that was planned by co-ordinator Joanne Gardner when the two contiguous buildings were built, as she wanted to encourage residents to remain independent and in good physical shape. According to her, this architectural design does not comply with SHQ norms, but was nonetheless accepted. This arrangement makes it possible for tenants to benefit from abundant natural lighting because of windows placed on each side of their apartment. Unlike the renovated units, the five new homes are all special needs residences. The tenants named their new home *Maison Art-mon-Nid*, referring to the fact that it is an art to make one's nest and live in harmony with others.

It is worth mentioning that a housing co-operative can be made up of several houses. In such a case, the name of the co-operative remains the same, but each house can bear a different appellation. La Corvée only has one house, but if one day it expands and another dwelling is erected, it will bear a different name than Art-mon-Nid. It will, however, form part of La Corvée's housing co-operative.

A letter is assigned to each housing unit (A-B-C-D-E-F-G-H-I) and the monthly rent

varies from \$212 to \$462 depending on the size of the apartment and where it is located. Four out of the nine apartments are subsidized. A fifth used to be subsidized, but the tenant who resided in the apartment as of June 2003 had an income that was too high to benefit from financial aid. Hence, although the co-operative is allowed five subsidized units, there were only four at the time the data for this study was collected. The available subsidy could have been granted to a resident in need of financial aid, but all the nonsubsidized tenants had incomes that were too high to qualify.

In addition to a solidarity co-operative, the founders had also planned to establish a health clinic. Before the co-operative was even constituted, three therapists had already approached Le Groupe du Coin to rent the ground floor of the rectory. The project's leaders visited Saint-Étienne-des-Grès to observe and learn how a health clinic operates. The visit allowed them to refine their idea and identify the essential elements associated with the establishment of such an enterprise. In the spring of 2001, the co-operative's health clinic launched its operations. Many professionals offer their services: an osteopath, an orthotherapist, an acupuncturist, a counsellor (*thérapeute en relation d'aide*), a massage therapist, a foot care attendant, and a beautician. Since these services represent an alternative form of health care, however, they are not covered by the *Régie de l'assurance maladie du Québec*, although they may be refunded by certain insurance companies. In addition, foot care and certain other services are tax deductible. At the time of writing, the co-operative's co-ordinator was also looking for a physician.

The health clinic is leased by the day for \$30, which gives the practitioners access to a spacious double room (office and treatment space), a waiting room, and a bathroom. The rooms are on the ground floor of what used to be the church rectory. The space is rented at least two days per week, but rental frequency varies according to the professionals' availability. Indeed, some of these practitioners travel from one village to another and their visits to the co-operative are irregular. The counsellor also visits the co-operative on an occasional basis to promote her services, so the clinic is sublet an average of two and a half to three days per week, sometimes more and sometimes less.

Finally, the Coop de solidarité en soins et services de Saint-Camille offers educational entertainment services with *Tante Rose*, who is, so to speak, the co-operative's mascot

and is personified by the co-ordinator. Tante Rose was created at a municipal forum in November 1999, after the founding of the co-operative. A municipal forum is a gathering where individuals present their projects and related documentation. The co-operative's co-ordinator and a member of Le Groupe du Coin, wanting to present their project in an original fashion, opted for a comical approach involving an elderly woman reading a letter to her nephew. According to the story, Tante Rose does not have any children but has many nephews and nieces around the world; Ms. Gardner, in fact, is one of her nieces. In addition, Tante Rose has had five husbands and even has a suitor in Saint-Camille. Those present at the forum laughed a great deal and talked about the character many times afterwards, which encouraged the co-ordinator to play the role at every important presentation relating to the co-operative. The character of Tante Rose has thus remained, even though it was not intended, and the enthusiasm and ambiance generated by the portrayal inspired Ms. Gardner to do some research on laughter. In addition, the success that resulted from her role gave her the idea to offer educational entertainment services, which could serve as another source of income for the co-operative. These services began on a small scale in 2001 and developed to a larger extent in 2002, even providing services to the *Cercle des fermières*. Tante Rose is not a stand-up comic; she plays a preventive role and focusses on the importance of laughter and its psychological benefits. Tante Rose's name comes from the fact that at the time of the forum, the only wig to be found was pink and she had no other choice than to wear it.

Ms. Gardner also offers educational entertainment activities to retirees, a concept referred to as *délassement-santé*, which consists of physical activities, relaxation, as well as group games and discussions. It is for groups of ten or more and takes place once per week for a ten-week period. If there is sufficient interest and time, another session takes place immediately afterwards; if not, there is a break before beginning with a new group. *Délassement-santé* is not offered during the summer.

As previously mentioned, La Corvée is the familiar name of the global project. A document entitled "*La Corvée — Coop de Solidarité en Soins et Services de Saint-Camille, un projet qui fait du chemin,*" produced by the co-ordinator, notes: "We have named this project *La Corvée* to coincide with the development vision of the nine founding members, who wanted to give it a spirit of mutual help, gathering, and joint efforts" (Gardner n.d.).

The Co-operative's Current Situation

As of 26 June 2003, the Coop de solidarité en soins et services de Saint-Camille comprised forty-four user members, one worker member, and eleven supporting members, for a total of fifty-six members. Consumers of the services offered at the health clinic, customers who purchase educational entertainment services, as well as certain members of the housing co-operative make up the user members. In fact, seven of the housing co-operative's ten residents are members of the solidarity co-operative. Out of the ten occupants, two are a married couple. The spouses, ninety-one and eighty-seven years of age, celebrated their sixty-sixth wedding anniversary in 2003 and are the eldest people at Maison Art-mon-Nid. Most of the residents are independent or semi-independent. There are four men and six women, ranging in age from thirty-six to ninety-one. Three males occupy the top floor of the rectory building, aged thirty-six, forty, and fifty-six.⁶ The remainder of the housing units, except one, are occupied by widows. It is to be noted that three of the housing co-operative's residents suffer from mental illness.

The solidarity co-operative and the housing co-operative each have a distinct administration. There are two boards of directors and the co-ordinator sits on both. The board of directors (BOD), elected by the members, is the governing body for each co-operative. The BOD makes important decisions, leaving the co-ordinator responsible for the day-to-day management of the co-operatives. An agent of the *Fédération Coop-Habitat Estrie* (FCHE) sits on the housing co-operative's board, which provides a sense of security to residents. The co-operatives are not large enough to necessitate the existence of many committees.

As will be seen throughout this report, the Coop de solidarité en soins et services de Saint-Camille's revenue base is rather unstable. Its financial situation can be summed up as follows: the co-operative's total revenue as of 31 December 2002 was \$72,845, with an excess of revenues over expenditures of \$21,181. On the same date, its social capital amounted to \$11,620. In addition, the general reserve on 31 December 2002 showed a deficit of \$605.

The Environment

As previously mentioned, the co-operative is located in the RCM of Asbestos, which covers an area of 785.96 square kilometres comprising seven municipalities: Asbestos, Danville,

Saint-Adrien, Saint-Camille, Saint-Georges-de-Windsor, Saint-Joseph-de-Ham-Sud, and Wotton. A web link to a map is available in the appendices. With 440 inhabitants, Saint-Camille is the RCM's second least-populated municipality, representing only 3 percent of the RCM's total population of 14,535. The median age of Saint-Camille's citizens — 37 — is lower than the RCM's — 43.4 — and the province of Québec's — 38.8. This can possibly be accounted for by the migration of neo-rural inhabitants to the municipality, a phenomenon that will be explained below. The number of men and women is roughly the same in the region, but Saint-Camille is home to a few more male residents — 53.4 percent — than female — 46.6 percent (Statistics Canada 2001a, b, c, d, e, f, g, h, i, and j).

The unemployment rate within the RCM was 8.8 percent in 2001, a statistic comparable to the average unemployment rate in Québec at the time, 8.2 percent. Saint-Camille had an unemployment rate of 3.9 percent, which corresponds to full employment (Statistics Canada 2001l and m). Indeed, this small municipality has a dynamic economy, with agriculture contributing largely to its prosperity. In 2001, this industry represented 60 percent of Saint-Camille's economic activity (Huot 2001, 96). Other important industries include manufacturing and construction as well as retailing and wholesaling. Saint-Camille's low unemployment rate can also be explained by the fact that a significant part of the population works at home (37 percent) and many people have to travel to another municipality — Sherbrooke in particular, located forty kilometres from the village — to reach their workplace (Cefrio 2003). The salary earned by residents of Saint-Camille, however, is somewhat inferior to that of the average Quebecker. Indeed, the median annual income of the village's inhabitants is \$17,884 compared to \$20,665 for the province's population (Statistics Canada 2001k). This can possibly be explained by the strong presence of a primary industry, i.e., agriculture. As mentioned by Huot (2001, 96):

Agricultural activities have always been at the heart of Saint-Camille's economy and continue to play an important role today. However, they can no longer be solely responsible for local development. Vitality depends on the harmonization of the different industries. Regarding this matter, the tourism industry is expected to expand in the future.

It is noteworthy that the first housing co-operatives were erected in the municipality of Asbestos, in the same RCM as Saint-Camille, in 1941. As stated by the *Confédération québécoise des coopératives d'habitation* (n.d.), “They were, in fact, construction co-operatives, which allowed their members to purchase their own single-family house erected by way of a building bee (each member participates in the construction of the house).”

THE TERRITORIALITY DIMENSION

Territory and Co-operative Membership

THE TERRITORY COVERED by the Coop de solidarité en soins et services de Saint-Camille does not have any boundaries. Anyone, member or nonmember of the co-operative, resident of Saint-Camille or not, can visit the health clinic and take advantage of the services offered. The only restriction concerns the educational entertainment services, which are intended for residents of the RCM. However, co-ordinator Joanne Gardner states that if someone from a nearby RCM requests her services, she will respond to their demand. Currently, she estimates that 90 percent of the people who use the educational entertainment services are from Saint-Camille. She is unable to specify locales for the health clinic’s users as each professional manages his or her own patient files, which are confidential.

Section 3.3 of the solidarity co-operative’s articles (2000, 5), under the heading “Territory or recruitment group,” states: “The territory or recruitment group of the Coop does not limit itself to Saint-Camille.” Evidently, since the co-operative has not been in operation for a lengthy period, its development and growth have been centred on Saint-Camille. However, more and more people from outside the municipality are learning about its services and are utilizing them. So although user members are mainly Saint-Camille residents, users who are not members of the co-operative come from around the region, some travelling from as far as Lac Mégantic in the RCM of Le Granit or Stanstead in the RCM of Memphrémagog.

The only worker member, the co-ordinator, is originally from Montréal but has been living in Saint-Camille for twenty-two years. The co-operative sometimes hires nonmembers to perform various tasks. In the summer of 2003, for example, it employed two individuals, one from Saint-Camille and one from Saint-Joseph-de-Ham-Sud, the adjacent village. In 2002, two other workers, one a native of Asbestos and the other of Saint-Adrien, assisted the co-ordinator. And the contractors who performed the renovations to the rectory and built the two adjoining structures were not all local entrepreneurs; they were chosen based on their bids. General maintenance of the premises is handled by local residents, however, upon which the members of the co-operative insist.

Finally, supporting members are local organizations as well as members of the extended families of people involved in the co-operative. Most of these individuals reside outside Saint-Camille. Following is a list of the co-operative's supporting members as of 26 June 2003:

- Léopold Gardner
- Jean-Claude Gardner
- Linda Bellerose
- Josée Bellerose
- Anne Bellerose-Boivin
- Ève Bellerose-Boivin
- La Coopérative funéraire de la région d'Asbestos
- La Fabrique de la paroisse de Saint-Camille
- La Coopérative d'habitation La Corvée
- La Corporation de développement socio-économique de Saint-Camille
- Le Groupe du Coin Inc.

As previously mentioned, La Corvée's founders used Saint-Étienne-des-Grès's health clinic as a model to plan their own, although Saint-Camille's was designed on a local scale, based on the population and territory covered. The founders did not want to initiate too large an undertaking and wished to focus on alternative medicine and prevention. Most of the professionals who practise at the clinic also work outside of Saint-Camille. The osteopath formerly practised in Sherbrooke, but succeeded in attracting sufficient clientele within the populations of Asbestos and Saint-Camille to localize her services in these two municipali-

ties. Surprising as it may seem, her clients from Sherbrooke remained loyal and now travel to Saint-Camille in order to consult her. The acupuncturist, who is also the orthotherapist, originally worked in Asbestos from her home. Since she began renting space in the co-operative, she has stopped receiving clients at her residence. The foot care attendant has her own clinic in Warwick, but travels to Saint-Camille to provide services to the population. The counsellor also practices in Warwick and Saint-Camille.

The solidarity co-operative clearly has not only a local impact but also a regional one. Members of its board of directors claim that since the creation of La Corvée, people have never talked as much about Saint-Camille and the senior citizens of adjacent villages are envious of those living there. And residents from Saint-Adrien, another municipality in the RCM, apparently want to undertake a project similar to Saint-Camille's in terms of housing for the elderly.

Communication and Publicity

Co-ordinator Joanne Gardner is very much involved with the local newspaper, *Le Babillard*, which has a circulation of 210. Two hundred of these are distributed directly to Saint-Camille residents and the remaining ten copies are placed in the waiting room of the co-operative's health clinic and in the co-ordinator's office. They are also given to people passing by who wish to have a copy. Ten to twelve of the paper's thirty to forty-five pages are devoted to the co-ordinator's various columns, which include:

- *La Corvée vous informe* (La Corvée keeps you informed) — This column keeps the population abreast of La Corvée's activities and the events that take place in regard to the development of both co-operatives. It also constitutes a means to promote membership.
- *Réflexions* (Thoughts) — In this column, the co-ordinator publishes articles that she finds interesting from various magazines and other publications, always including the original reference. Sometimes she writes the column herself. The goal of this column is to heighten awareness among the population about issues such as old age, health, the environment, human relationships, and happiness.
- *Prévention* (Prevention) — As its name implies, this column provides information on how to maintain a healthy lifestyle in order to prevent disease and suffering. It discusses physical activity, eating habits, medication, organizations providing assistance, etc.

- *Annonce des divers services offerts* (Announcement of services offered) — The co-ordinator uses this section to remind the population of the various services offered by La Corvée: the community kitchen, the health clinic, conferences, etc.
- *La chronique des aînés* (The seniors' column) — This segment summarizes the life of a senior citizen living in the community. As written by the co-ordinator: "These columns are directly related to La Corvée's mission, which is the use of prevention to change how people perceive aging and correct negative preconceptions conveyed by the media and society" (Gardner 2002). These features have a positive effect on the self-esteem of the elderly. Indeed, according to certain testimonies, seniors feel more valued since these columns began to appear.

Le Babillard, which is read by most Saint-Camille residents, is an excellent way to reach La Corvée's members as well as those who are likely to join the co-operative. In fact, the co-ordinator uses this means of communication to let the population know when a housing unit is available in the Maison Art-mon-Nid. Articles from local residents and organizations fill the remaining portion of the newspaper. The publication is fully financed by the municipality and the local youth group is responsible for its editing, publishing, and distribution. The municipality pays for expenses incurred and also grants an additional amount to the youth group to help finance their activities.

The co-ordinator is allowed significant flexibility concerning the content of her columns. According to her, *Le Babillard* helps to enhance the citizens' sense of belonging, informing them of the activities, events, and projects in their community, thereby strengthening their pride in Saint-Camille and their attachment to the village.

In the spring of 2000, the co-operative produced 200 copies of its first promotional leaflet, followed by 50 copies of a second revised and improved flyer. After the co-ordinator received computer graphics training from *Madline Image*, she restyled the second version, 250 copies of which were published and mailed to Saint-Camille residents. The co-ordinator also prepared a ten-page document entitled "*La Corvée, une économie associative, avec une mission sociale,*" one hundred copies of which were distributed at an information session held on 29 October 2000. The publication discussed the project's impact on social and community development. In 2001, the co-op designed and printed promotional posters to advertise the health clinic. According to the co-ordinator, however, word of mouth remains the best form of publicity.

La Corvée has been the subject of numerous articles and has even won two awards. In 2001, it received the *Distinction Nouvelle Coopérative* at the *Gala du mérite coopératif de l'Estrie*, which was organized by the Coopérative de développement de l'Estrie. The co-operative was the subject of three newspaper articles, two in *L'Actualité* and one in *La Tribune*, and the project was also referred to in *Les Pages Vertes* produced by *Solidarité Rurale du Québec*. In 2002, La Corvée won the *Prix Ruralité* from Agriculture and Agri-Food Canada at its Excellence Awards Night. The award included an official article about the project and \$10,000. This prize "... honours projects that support the development of rural resources and are undertaken for the benefit of local and regional communities" ("Document d'information Prix Ruralité" 2002). It was in fact an agent of the Centre local de développement (CLD) who contacted the co-ordinator of La Corvée to inform her that the project was eligible for the award. That same year, the Co-operative Housing Federation of Canada conducted a brief case study on La Corvée, and the co-ordinator prepared a document for the Canadian Rural Partnership (CRP), a federal initiative through which the co-operative received a significant subsidy. The purpose of this publication, "La Corvée — Coop de Solidarité en Soins et Services de Saint-Camille, Un projet qui fait du chemin," was to advertise the co-operative and its activities throughout Canada.

In 2004, the co-ordinator produced a compilation of the seniors' columns written in *Le Babillard* since May 2000. Sales of this collection of life stories serve as a means to raise funds for the co-operative; indeed, profits are invested directly in the organization. It is also a means for people to get to know the community's senior citizens as well as La Corvée itself. The co-ordinator hopes to publish a second compilation in a few years.

At the end of each year, the co-ordinator prepares an activity report, which appears in the community newspaper and is also presented at the annual general meeting. The review is divided into sections in order to distinguish among events relating to the solidarity co-operative, the housing co-operative, the newspaper, funding, recruitment, publications, and training activities.

Thanks to the *Corporation de développement communautaire (CDC) de la MRC d'Asbestos*, the co-op is allotted free airtime on CJAN 99.3FM radio. The CDC purchases time for all its members, thereby allowing the co-operative to host a radio program once a year.

The Impact of the Co-operative on the Community

The co-ordinator reports that La Corvée attracts numerous representatives from federal government departments as well as rural development officers, with many visiting the premises and examining the manner in which the co-operatives operate. Besides individuals who have heard about the project and wish to visit La Corvée, the co-ordinator receives many calls from people requesting information, once, for example, from a CLD in the Lac Saint-Jean region. Members of the solidarity co-operative's board of directors also mentioned that people from outside Saint-Camille who are clients of the health clinic often take time to explore the village and its surroundings. Besides La Corvée, Le P'tit Bonheur is, in their opinion, the organization that benefits most from this clientele's visit to the village. Because this sociocultural centre is located directly in front of the co-operative, people who frequent the health clinic often take notice of it. The same occurs when people from outside Saint-Camille visit Le P'tit Bonheur and discover that a co-operative and a health clinic exist on the opposite side of the street.

The creation of the co-operative has also had an impact on intergenerational and social relationships. Activities organized by the co-operative favour interaction and collaboration between seniors and youth, thereby exerting a strong positive influence on social dynamics in the community. Senior citizens have a tendency to leave home only when necessary, which results in them losing contact with their social environment, the community, and the accomplishments of youth. Since the co-operative encourages residents to remain independent and organizes activities involving children and senior citizens, however, both generations have the opportunity to interact and become acquainted. On 6 December 2002, for example, to mark the advent of Christmas, the co-ordinator organized an intergenerational activity in which children from grades one to six made a collage and sang Christmas carols with seniors. Eleven senior citizens, thirty children, and two group leaders participated. Together with the co-operative's educational entertainment services, these activities assist in reducing the isolation often experienced by senior citizens. In 2002, the co-operative applied for a grant from *Caritas* under the *Fonds de participation sociale* program for another intergenerational project, but its request was rejected.

According to the creators of La Corvée, the co-operative also contributed to reducing

a pernicious phenomenon affecting the community, that of uprooting the senior population, which they believe causes families to disintegrate. A member of Le Groupe du Coin insisted on making a distinction between the consequences of placing seniors in a home for the aged versus placing them in institutions such as La Corvée, which favour independence and provide activities for their residents. Senior citizens who can no longer live in their family home for whatever reason must be moved to a specialized institution. When these individuals are from small communities, the resources necessary to accommodate them are often lacking, which forces them to leave their village and move to an urban centre able to care for them. However, this phenomenon creates a double shock: in addition to vacating the home in which they have often spent most of their lives, they must also abandon a community and an environment to which they feel deeply attached. According to this same member, providing the resources to enable these seniors to stay in their village has positive economic and social consequences. He pointed out that the average death rate of senior citizens who are uprooted is 40 percent in less than a year. Therefore, not having to leave their community to move into a nursing home has a profound effect on their independence, health, and longevity.

Furthermore, a housing facility such as La Corvée provides important cost savings to the government. The Groupe du Coin member pointed out that traditional nursing homes generate tremendous costs for the government because of the personnel required to care for the residents, the facilities that must be put into place, the subsidies, etc. A residence such as that in Saint-Camille, where independence is encouraged and where activities are designed to keep senior citizens in good physical and mental condition, requires much less funding to operate. And the fact that many of the community's residents volunteer at the co-operative also contributes to saving substantial amounts of money. The member of Le Groupe who brought up this point stresses that it is important for the government to recognize this difference and be fair with communities that are taking initiatives, such as Saint-Camille, by returning a portion of the savings to them. Even though the co-operative is performing well, he states that there is always a shortfall and that it is difficult to generate earnings with the services offered. Once the co-operative has depleted all support programs for which it is eligible, the enterprise will suffer a significant deficit. As mentioned, the co-operative already

benefits from the assistance of a large number of devoted volunteers. The group member suggests that studies should be conducted to evaluate the extent to which the co-operative has bolstered the local economy and allowed the government to realize savings. With the co-operative's limited financial means, however, those in charge of the enterprise are incapable of paying for such research.

The founders developed their project with the help of a study conducted by the Corporation de développement communautaire de la MRC d'Asbestos five or six years prior to the co-operative's start-up. The organization had systematically met with all those aged fifty-five and older in the community to ask them how they envisioned their future, what they considered was lacking within the RCM, what services they would like access to when the time came for them to leave their family home, etc. The results of this study and comments from several small focus groups helped the co-operative's founders refine and add specific details to their idea.

During the development of the project, La Corvée's founders maintained constant contact with those who would become the first residents of the housing co-operative. This enabled project leaders to ask the future tenants for their opinions concerning the steps taken and the decisions made. Le Groupe du Coin's accomplishments, including the creation of the Coop de solidarité en soins et services, thus helped *retain* many people in Saint-Camille by addressing unmet community needs and by improving the quality of life for these individuals. As mentioned by one of the CLD's agents, the concept of development always entails an increase in some areas while sustainability is also an important phenomenon, especially in a small community such as Saint-Camille.

Neo-Rural Inhabitants and Population Growth

Saint-Camille is known for attracting neo-rural inhabitants. We often hear about rural migration, but an urban migration phenomenon also exists. Neo-rural inhabitants are individuals who abandon the city in favour of the country, seeking to improve their quality of life by moving to a small community. Neo-rural inhabitants are frustrated with urban pollution, noise, space constraints, and lack of green spaces. Saint-Camille, due to its friendly people, well-developed infrastructures, and favourable location, charms many people who wish to

move to a semi-rural or rural area. According to Cefrio (2003, 5): “It appears this small village is able not only to retain its initial population, but also to attract people from an urban environment looking for a better quality of life.” The co-ordinator of La Corvée stated emphatically that when a house is for sale in Saint-Camille, it does not remain on the market for very long. It is worth mentioning that people from the region pronounce the name of the village “Saint-Camile” while outsiders say “Saint-Camille,” another anecdote that reflects the inhabitants’ sense of belonging.

Even though the projects carried out in Saint-Camille assist in preventing the departure of its residents and are intended to have a long-term effect, the principal aim is not to attract more people to the community. It is clear that citizens must establish means to counter demographic decline within their region, but they do not necessarily feel the need to increase Saint-Camille’s population. They are comfortable with the number of individuals presently living in the village and would be equally happy with a hundred more; either situation is acceptable. This mentality contributes to the success of the projects undertaken because their development is not based on the attainment of an economic or demographic objective. That said, Saint-Camille’s demographic situation must not be ignored since it is in fact problematic. The village’s population decreased from 1,000 inhabitants in 1910 to 440 residents in 2001. The decline is much less rapid now than previously, but stability has not yet been attained. In addition, Saint-Camille must deal with the exodus of youth, who migrate to the nearest urban centres, Sherbrooke and Asbestos, to pursue their education, and few return to their native village. The number of youth who leave is partially compensated for by the arrival of neo-rural inhabitants, but a difference remains. As stated by Huot (2001, 108): “It is evident that these problems produce economic consequences both in the short- and long-term. For example, certain projects fail to obtain funding due to the village’s small size.” Consequently, even though citizens of Saint-Camille feel comfortable with their demographic situation, it would be preferable for the population to increase slightly. The *Corporation de développement socio-économique de Saint-Camille*, created in 1994, has been striving since its foundation towards revitalizing the economic and demographic development of Saint-Camille.

Saint-Camille and the Other Localities of the Regional County Municipality

According to a CLD agent, the community spirit in Saint-Camille cannot be generalized to the RCM as a whole. Indeed, this sense of solidarity appears to be specific to the village. A few other municipalities in the territory have taken certain initiatives; none of them, however, compare to those in Saint-Camille. It is surprising that Asbestos is not the municipality with the strongest community spirit. In 1949, five thousand asbestos workers from the Thetford Mines and Asbestos regions went on strike, one of the greatest events in the history of contemporary Québec. There are many co-operatives in the Asbestos area: the *Coopérative de travailleurs miniers JM d'Asbestos*, which has 893 members; the *Coopérative funéraire de la région d'Asbestos*; the *Coopérative culturelle d'Asbestos*; the *Coopérative Agricole du Pré-Vert*; and the *Coop-Métro Asbestos*. However, relationships in the community do not seem as closely knit as those in Saint-Camille. This difference might be explained by the fact that Saint-Camille citizens have many development tools and numerous community associations available to them. Furthermore, local entrepreneurs benefit from a variety of support services, such as the Corporation de développement socio-économique de Saint-Camille, which, in addition to striving towards revitalizing the economic and demographic development of Saint-Camille, assists local enterprises in identifying funding sources and provides them with technical help. The jobs fund created by the caisse populaire (see the section titled “The Community,” pp. 48–49) is also an invaluable tool for the local population. “In the local community, the caisse populaire is seen as a driving force for development” (Huot 2001, 46), not only because of the creation of the fund, but also because it leases or lends spaces to important community institutions, such as “the post office, the public library, the *Corporation de développement socio-économique*, the city hall, the office of the rural development officer” (46). Community kitchen groups, the Knights of Columbus, and Le P’tit Bonheur, with its many activities, are among the community and volunteer associations found in Saint-Camille. More than a hundred people volunteer at Le P’tit Bonheur alone, preparing pizzas and breakfasts, providing meals on wheels, and co-ordinating room rentals. This strong social implication reflects the citizens’ desire to help others and their will to improve the quality of life in Saint-Camille. This philosophy is consistent with Le Groupe du Coin’s

reasoning that “citizens will become more aware of their responsibilities towards the territory if they perceive it as a common space and if they participate in creating a vibrant community life” (Huot 2001, 104).

There are nevertheless certain strategic projects and events at the RCM level. The first concerns waste management. Five municipalities — Saint-Joseph-de-Ham-Sud, Saint-Camille, Saint-Georges-de-Windsor, Wotton, and Saint-Adrien — signed an intermunicipal agreement and formed the *Service sanitaire intermunicipal* (SSI) in 1998. Saint-Joseph-de-Ham-Sud manages the service. Each participating municipality has a member of its board sitting on the *Comité intermunicipal de cueillette et de transport des déchets solides*. Since the agreement came into effect, nine other municipalities from outside the RCM of Asbestos have joined those listed above. Danville and Asbestos, the two most populated municipalities in the RCM, manage their waste independently through a private contractor. A second interesting initiative has been the development of a youth centre association, with the five youth centres operating in the territory banding together to form the *Maisons de jeunes rurales de la MRC d’Asbestos*.

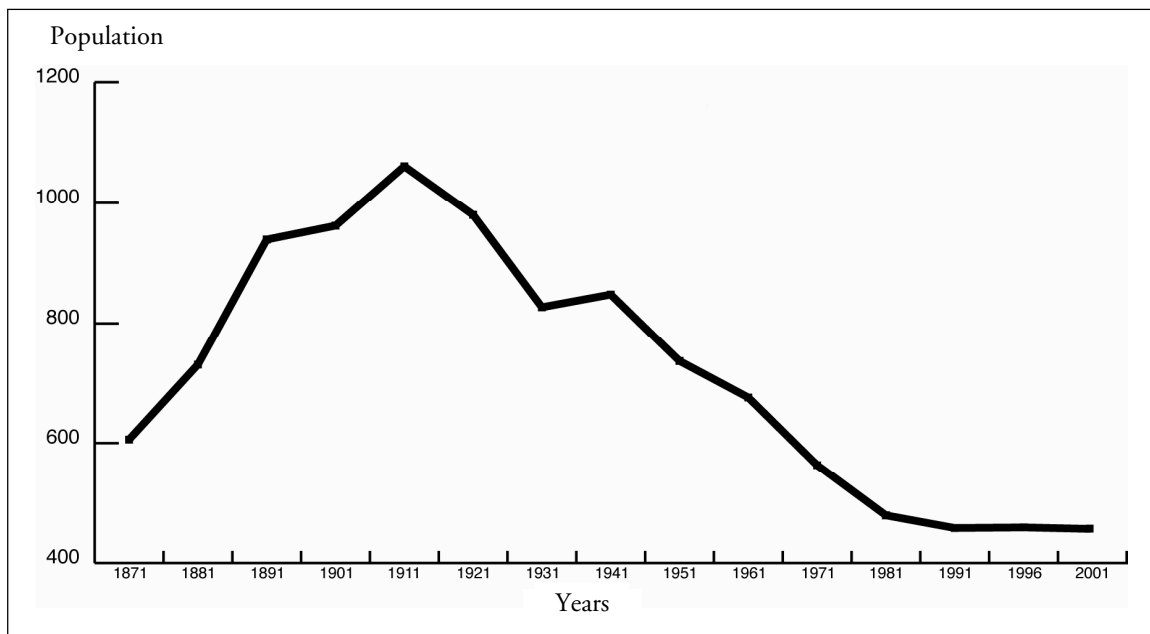
According to the Coop de solidarité’s board of directors, the RCM conducted a study in 2003 to determine which municipality within the territory was the most structured. Saint-Camille obtained the highest score, even though it is the second smallest municipality and despite the fact that there are industrial parks in two of the RCM’s municipalities, Wotton and Asbestos. In their opinion, having an industrial park does not necessarily qualify Wotton as a structured municipality. For example, a sizeable grocery store established itself in the village and eventually had to close because it was not profitable, illustrating the fact that too much ambition is not necessarily beneficial.

Regional History

The significant events that took place in Saint-Camille’s history surely contributed to the development of the spirit of solidarity and co-operation that resides in the village. Saint-Camille was founded in 1848 and the church was built from 1879 to 1881. At the beginning of the 1880s, the village was among the few advanced enough at the technological level to have electricity, and the beginning of the 1900s marked a period of great prosperity, with the

village thriving on the wood industry and agricultural activities. These two sectors were instrumental in the development of the community, which in 1910 had a population of more than a thousand inhabitants. Unfortunately, Saint-Camille suffered socio-economic deterioration in the 1960s and 1970s following “transformations which caused the discontinuance and relocation of services” (Cefrio 2003, 5). The population began migrating out of Saint-Camille, and in the 1980s, members of the community combined their efforts to counter the population decrease and establish projects to ensure the long-term survival of the village. It was only in 1991 that Saint-Camille’s population attained a certain stability, which was maintained until 1996. The latest available statistics, however, show a 4.1 percent population decrease between 1996 and 2001. Declining population is thus a problem with which Saint-Camille is still confronted. The graph below illustrates the demographic decline the municipality has been experiencing for several decades.

Saint-Camille’s Demographic Curve from 1871 to 2001



Source: Canadian censuses, 1871 to 2001

In 1989 and 1990, community residents joined forces to prevent the closure of the local post office. The federal government at the time had decided to close many post offices in rural areas and Saint-Camille was among those targeted. Saint Cyprien, a village in the lower St. Lawrence region, was confronted with the same situation. The two communities

united to form a common line of defence, which achieved the goal of maintaining both post offices. The co-operative's co-ordinator mentioned the fact that the municipality of Saint-Adolphe, which is larger than Saint-Camille, has only post office boxes located in the convenience store.

According to a member of Le Groupe du Coin, it is difficult to find a project in Saint-Camille that has failed. Even though the projects are not necessarily implemented on a large scale, those who plan them take the necessary steps to ensure their success. Le P'tit Bonheur, the post office, and La Corvée are all examples. The member has no doubt that the solidarity co-operative *La Clé des champs*, still under development in the summer of 2003, will also be a success. The project took shape because one of the members of the group owned a vast parcel of farmland that was available for cultivation. The aim of the co-operative is to transform it into an agricultural park, renting land to members for a crop of their choice (raspberries, potatoes, etc.). The co-operative will also assist members in the sale of their produce.

This same member of Le Groupe du Coin noted that citizens of Saint-Camille have embraced the philosophy of empowerment and self-management for a considerable time. The ancestors of the village's current residents were entrepreneurs and innovators, which inspired the following generations to adopt a similar mentality. Parents also teach their children the importance of building trusting relationships. Another reason for the success of the projects undertaken in the community is the fact that citizens and the municipality do not hesitate to invest in the well-being and development of Saint-Camille. The absence of conflicting interests within the community also helps maintain the strong sense of solidarity that exists in the village.

A final element relating to the history of Saint-Camille is the fact that the village has a heritage committee, albeit an informal one that has never been officially constituted, whose mission is to preserve Saint-Camille's heritage. The group was formed in 2000 to restore the road cross, the base of which needed anchoring as the cross was leaning precariously. The seven committee members had intended to found a historical society, which was not accomplished due to lack of time, although it remains an objective. Because the restoration of the cross was urgent, however, the group nonetheless came into being, but in an informal man-

ner. Although the restoration of the cross is the group's only accomplishment, others will no doubt follow once the historical society is created. Two individuals with strong links to Le Groupe du Coin are part of the heritage committee: Henri-Paul Bellerose, member of the group and mayor of the municipality; and Serge Gagné, one of the original members of the group. An urbanization advisory committee also exists, but its mission differs from that of the heritage committee and it operates under the authority of the municipality.

THE ACCESSIBILITY OF SERVICES DIMENSION

Initial Needs and Future Projects

AS MENTIONED, La Corvée's founders wanted to satisfy several community needs by establishing a solidarity co-operative, specifically:

- to provide adequate housing facilities for seniors;
- to find a new vocation for the rectory;
- to focus on the well-being of seniors and of the population in general;
- to enable each person to remain in their community; and
- to offer alternative care and services solutions focussed on prevention, education, and entertainment.

In their opinion, these needs have only partially been met. Although the results exceed expectations, they regard it as a perpetual process. To satisfy the needs as well as possible, the co-ordinator is contemplating many projects but is focussing on two in particular. First of all, she would like to establish an assistance network, which would be composed of a team of volunteers. The network would offer a variety of services, the first being a preventive health booklet, which would summarize weekly follow-up assessments performed by a nurse. The nurse would visit patients once per week to take their blood pressure, check their heart rate, record any changes in their condition, etc. In this way, during consultations, the physician would be able to verify if the condition of individual patients had changed since their

last visit. The booklet would serve as a tool to monitor patients' health, reducing the risk of any important aspect of their medical condition being disregarded. The co-ordinator first considered this service in 2000 and prepared a thirteen-page document titled "*Le Réseau d'Entraide*," twenty copies of which were distributed to key contacts for review and comment.

The project was initially supposed to be implemented in the fall of 2001. In 2002, the co-ordinator presented her idea to the employees of the *Maison de l'action bénévole de l'Or blanc inc.* (MABOB), which generated somewhat unfavourable responses within the organization. The idea also failed to attract support from *Ressource en entretien ménager* (REM). Both organizations felt the assistance network's services would duplicate their own, so the project was set aside due to a lack of time to work on modifications. In 2003, the co-ordinator began considering alternative methods of structuring the project in order to make it purposeful and responsive to people's needs. She did not want the services to overlap those offered by MABOB. Consequently, the project launch was postponed until the end of summer 2003 (see Note to Readers, pp. 54–56). According to the co-ordinator, the project created an impact even before its official commencement. In July 2003, many potential users had already discussed the health booklet with their physician and health professionals were apparently enthusiastic about the idea.

In addition, thanks to word of mouth, people from outside Saint-Camille heard about the preventive health booklet and expressed interest in participating in the project. The Centre local de services communautaires (CLSC) of Victoriaville also showed enthusiasm towards the utilization of such a booklet.

The second project the co-ordinator aims to develop in the near future is an accompaniment service for convalescents. The CLSC and the MABOB are only able to dedicate a few hours per week to this service, whereas the co-ordinator wishes to make it available on a daily basis. The accompaniment service will target sick persons, individuals discharged from the hospital, as well as people who choose to die at home and simply want to have someone by their side. People will be required to pay for the service since it will be offered by trained individuals. Practitioners will work towards helping convalescents gain back their independence as quickly as possible (see Note to Readers, pp. 54–56). According to the co-ordinator,

there are greater chances for seniors to recover their independence if they are stimulated during convalescence.

Each time the leaders developed a project, they ensured it did not interfere with what others had already set up. The co-ordinator stressed the importance of always considering the existing resources and adjusting accordingly to avoid overlap of services. This is precisely what the founders of La Corvée accomplished. For example, before the co-operatives were established, there were already some homes for frail seniors in Wotton, a municipality adjacent to Saint-Camille, but the clientele who resided there was not the same as that targeted by La Corvée. Furthermore, the services offered by the Coop de solidarité do not overlap those offered by the local CLSC, since alternative medicine practitioners are the only professionals who practise at the health clinic. Since the nearest CLSC and medical clinics are in Asbestos, there is no real possibility of conflict between the co-operative and these organizations, even if a physician eventually practices medicine at La Corvée's clinic.

Qualifying Shares and Pricing of Services

The housing co-operative's qualifying shares amount to \$300 (thirty common shares of \$10 each) and are payable in full or in instalments of \$5 per month. The solidarity co-operative's qualifying shares are \$250 (twenty-five common shares of \$10 each) for all three categories of members. Individuals can make payment in full, in five instalments, or in twelve instalments. Once a person has become a member of the solidarity co-operative, their spouse, children, grandchildren, nephews and nieces are only required to pay \$120 each (twelve common shares of \$10 each) to join the co-operative. These flexible and advantageous terms are proof that membership in the co-operative is facilitated and encouraged.

Although membership is not required in order to utilize the health clinic's services or the co-operative's educational entertainment services, members do enjoy certain advantages. Some alternative health care professionals offer a free consultation after a certain number of visits, and educational entertainment services are less expensive for members. Members therefore rapidly recover their initial investment in the co-op and then achieve substantial savings. The co-ordinator often uses the community newspaper to promote the benefits associated with membership in the co-operative, especially the savings that can be achieved. For

example, one woman who received three treatments at the health clinic and used educational entertainment services saved \$95 simply because she was a member of the co-op. There is still progress to be made, however, before the population becomes fully aware of the accessibility of services. Indeed, the co-operative's 2002 activity report states: "Tell your friends and family from Saint-Camille and elsewhere about the co-operative's services and do not forget that anyone — children, adults, and seniors — can use the services. Too many people still believe they are only for local residents or for members" (Gardner 2002). It is clear from this appeal that some confusion exists concerning the clientele targeted by the co-operative.

The fact that the health clinic is rented to practitioners on a daily instead of a monthly basis has a positive impact on the co-op's ability to attract health professionals. In addition, it allows these practitioners to gradually build a regular client base. Of all the health professionals, however, only the acupuncturist is a member of the co-operative. As the co-ordinator explained, this is due to the fact that the practitioners feel the qualifying shares are too expensive. By subscribing to the qualifying shares, the health professionals would not become worker members, as some might think, but rather user members. Since these professionals rent space in the co-op, they are thus users of its services.

The proportion of members as compared to nonmembers who use the health clinic's services is difficult to evaluate. According to the co-ordinator, each professional manages his or her own files, which are kept confidential. The practitioners are the only ones who know if their clients are members of the co-operative or not and in which municipality they reside. When people join the co-operative, they must communicate with the co-ordinator, but she does not inquire about their consultation habits. The educational entertainment services are directly under the co-ordinator's control, however, and she estimates that approximately 60 percent of people who use them are members of the co-operative.

Although the co-ordinator does not have any statistics relating to the socio-economic profile of the solidarity co-operative's members, she claims that the clientele is quite heterogeneous, based on the fact that she is acquainted with most of the members. In her opinion, certain individuals are poor and others are wealthy and, according to her observations, as many men as women utilize the co-operative's services.

The Community Kitchen

La Corvée opened its kitchen to community kitchen groups in 2001 and is the only organization offering a meeting place for users of *Cuisine Amitié*'s services in Saint-Camille. *Cuisine Amitié* is the association responsible for community kitchen operations. Although a service point existed in Asbestos, the co-ordinator, who had space available in the co-operative, saw the opportunity for *Cuisine Amitié*'s services to be made available in her village. La Corvée's kitchen is used by four different groups, each made up of three-to-five individuals. The groups meet at least twice a month, once to plan the menu and once to cook. Two out of the four groups — including the co-operative's — are more active than the others. *Cuisine Amitié* provides all dry ingredients (flour, pasta, rice, spices, etc.) as well as eggs, milk, and cheese, and the co-operative supplies silverware, plates, etc. The co-ordinator publishes an advertisement in *Le Babillard* each month to promote the availability of the kitchen and the fact that no obligations are associated with its use. Since *Cuisine Amitié*'s services are available to everyone, she wonders why only a few groups have been created.

The Interrelationship between the Co-operatives

La Corvée's structure is particular. It comprises a solidarity co-operative (Coop de solidarité en soins et services de Saint-Camille) and a housing co-operative (Coopérative d'habitation La Corvée), which are distinct from one another, but at the same time, coalesce. The desire to create housing facilities with integrated continual support services inspired this innovative concept. The co-ordinator claims that the project's effectiveness is derived from the interrelationship between the co-operatives. The housing co-operative could operate on its own, since it resembles many other co-operatives of the same type: tenants pay rent, a board of directors governs the facilities, etc. However, the solidarity co-operative enhances the residents' quality of life and represents an additional source of funding. It provides numerous services to those living in the housing co-operative, thereby creating a more stimulating environment. For example, it is because of the solidarity co-operative that residents of the housing co-operative can now take advantage of community gardens. According to the co-ordinator: "Through *La Corvée Solidarité*, we ensure a sustainable and secure development for the member-tenants of the housing co-operative" (Gardner 2002). At the same time, the housing co-op provides living quarters to the individuals who are the *raison d'être* of the solidarity

co-operative. Their respective strengths complement one another and the two co-operatives blend well together to form a functional unit. La Corvée's 2002 activity report stated: "No other housing co-operative of the same size in Québec can envisage having a permanent employee that supports the members in the management of the organization and the development of community life" (Gardner 2002). To distinguish the two components, the co-ordinator often uses the name La Corvée to refer to the care and services solidarity co-operative and the designation Maison Art-mon-Nid for the housing co-operative. The general population typically uses the expression La Corvée to refer to the facilities as a whole.

Innovation is one of the co-operative's major strengths. As mentioned by the co-ordinator, more and more needs are not being met by the government, underscoring the importance of developing innovative models such as housing facilities with integrated continual support services. Measures must be taken to respond to the numerous budget cuts in the health system, and La Corvée is a perfect example of success in this regard.

Le P'tit Bonheur versus the Coop de solidarité en soins et services de Saint-Camille

Although Saint-Camille is known for its sociocultural centre, which offers productions and entertainment to the population, certain individuals have no interest in Le P'tit Bonheur. This organization welcomes people from all generations, social classes, and geographical origins: youth, seniors, forestry workers, miners, farmers, etc., and this situation is bothersome to certain persons, particularly older rural dwellers, who do not wish to be associated with the above segments of the population. Consequently, a slim percentage of Saint-Camille's population has never entered Le P'tit Bonheur, except possibly to buy pizza, which only requires a few minutes. The solidarity co-operative, on the other hand, seems to receive unanimous approval. Citizens greatly respect the elderly and admire the project. Individuals who feel less at ease with Le P'tit Bonheur are mainly seniors, but these same individuals cannot help but feel connected to La Corvée, since they might one day reside in the housing co-op.

Member Satisfaction

The co-operative's board of directors would like to conduct a survey on member satisfaction but do not have the financial resources to do so. For the moment, directors use comments

received at the annual general meeting and conclusions drawn from their observations to evaluate the members' level of satisfaction. According to them, no member has ever expressed discontent with the services. The only comments have been messages of appreciation and encouragement. Members of the board claim that the condition of the housing co-operative's tenants has improved since they moved into La Corvée, demonstrating the positive impact of the interrelationship between the co-operatives.

Le Groupe du Coin

Since the co-operative would not have come into existence without the initiative of Le Groupe du Coin, it is important to briefly discuss the criteria that govern admission to this company. Although outsiders might assume that strict rules govern admission and membership, this is far from being the case. Anyone can join Le Groupe du Coin. Eligibility requires only sufficient funds to acquire the share of stock. Members must invest \$1,200, a sum considerable enough to limit the number of people capable of joining. Individuals who do become members are therefore people determined to improve the quality of life in the community. Even though Le Groupe du Coin is registered as a company, this group of dedicated individuals is more akin to a social economy enterprise, since its mission is to preserve heritage and ensure social viability, a vocation that implies the group's activities will continue indefinitely. It is to be noted that the company has issued more than one class of shares.

THE EMPLOYABILITY DIMENSION

Training

THE DIRECTORS OF THE CO-OPERATIVE, and particularly the co-ordinator, have benefited from substantial training since the commencement of the organization's activities (see tables 2-5 in the appendices, pp. 57-58).

In addition to having taken many courses paid for by the co-operative, the co-ordinator was already trained in recreation technology (college diploma) and in gerontology

(university certificate). As for the professionals who work at the health clinic, they all have diplomas in their fields of study; the majority are also members of a professional organization or association and have significant working experience. The counsellor, for example, has a nursing diploma, was once director of a nursing home, and now teaches nursing assistants. La Corvée's volunteers do not have any particular training, except for those who serve on the boards of directors. Indeed, the majority of the directors have gained vast amounts of knowledge and solid experience by being involved with different BODs over the years and thus do not feel the necessity to attend the annual course on the responsibilities and duties of a BOD offered by the Corporation de développement communautaire de la MRC d'Asbestos.

According to the members of the board, the training they receive, in particular the training provided to the co-ordinator, is one of the important elements that differentiates the solidarity co-operative from a similar enterprise in the private sector. Indeed, they value the continuous upgrading of skills in order to provide the best care possible to members and respond most adequately to their needs. In addition, regular training is a way of showing members that in order to ensure the success of a co-operative, they must become actively involved and exercise their ownership rights and responsibilities.

The Employees

The co-ordinator is the co-operative's only employee and therefore the only worker member. She is responsible for the management, organization, co-ordination, and maintenance of both co-operatives. She is also in charge of educational entertainment services, planning activities, establishing and maintaining contacts, etc. Her functions require her to demonstrate a high degree of autonomy. A subsidy from the *Fonds de lutte contre la pauvreté*, a fund administered by *Emploi-Québec*, paid her salary for the first year she worked at the co-operative. In 2002, the co-op received a wage subsidy from *Emploi-Québec* to hire an assistant, who was employed for a thirty-week period at La Corvée. Her tasks were diverse, but since she was skilled in manual activities, she mainly worked outside and even built the compost box. In 2003, the co-operative received another wage subsidy from *Emploi-Québec* to hire a new assistant, who was also employed for a thirty-week period. In addition, a student worked for the organization in the summers of 2002 and 2003 thanks to Human Resources

and Skills Development Canada's Summer Career Placements program. The subsidies paid the students' salaries for six, thirty-hour weeks. Although the financial support received to hire the assistants and students covered minimum wage only, the co-operative has always paid its employees \$0.50 more per hour and offered fringe benefits. The co-ordinator is paid to work thirty-five hours per week but often spends more time at the co-operative, especially when she does not have any assistance. It should be noted that she earns an average of \$2 less per hour than an accommodation service manager working in the private sector (Human Resources and Skills Development Canada 2003).

Maintaining the co-ordinator's position is a constant preoccupation for members of the board. The subsidy from the Fonds de lutte contre la pauvreté that paid her salary for the first year was extended for six months, and after that, the position was covered by financial aid from the Canadian Rural Partnership. Since March 2003, however, the organization no longer receives a subsidy for the co-ordinator's salary and thus uses earnings from the housing co-op, educational entertainment services, and rentals to health professionals to pay her. However, she claims that "financial reserves are beginning to run dry."

Even though the creation of La Corvée has generated only one full-time position, the renovation of the rectory and the construction of the two adjacent buildings provided employment for many contract workers. The landscaping required additional labourers, including a painter. These employment opportunities were most beneficial to the area, which had recently experienced major job losses due to mine closures, plant closures, and company relocations. As Huot (2001, 47) notes: "In a village as small as Saint-Camille, the creation of a single job has an impact on the local economy."

As the co-operative experiences future growth, the co-ordinator believes other employees will join the enterprise, especially since La Corvée's mission is to "carry on a business for the purpose of providing employment to its worker members, as well as goods and services to its user members, in areas pertaining to health and leisure activities, and to supply any other related services in order to enable seniors to remain in their community" (Coop de solidarité en soins et services de Saint-Camille 2000, 1).

For the moment, there is no clause stipulating that a new employee is subject to a

probationary period before becoming a member of the co-operative. However, the co-ordinator believes it would be appropriate for any new employee to be considered an auxiliary member for one year following the commencement of employment, after which the BOD would assess the individual's eligibility to become a worker member.

Although the co-op does not have any particular policy regarding the type of person hired, the co-ordinator must comply with the requirements of the wage subsidies, hiring students, for example, with the financial aid from the Summer Career Placements program.

Volunteer Work

The success of the Coop de solidarité en soins et services de Saint-Camille can be largely attributed to the active and sustained involvement of the community and of residents from the Maison Art-mon-Nid. Indeed, their participation and helpfulness in performing chores, maintenance, and landscaping are immeasurable. This volunteer work allows La Corvée to achieve substantial savings in regard to manpower. Without this aid, in fact, the co-operative would probably have considerable trouble surviving. All residents of the housing co-op participate in maintenance tasks, but the exceptional contribution of one of the tenants, a ninety-two-year-old man, must be acknowledged. He cuts the grass, removes the snow, takes out the garbage, effects minor repairs, and takes care of the property's general maintenance. The co-ordinator also participates in various tasks. In 2002, for example, she helped the painter she had hired, thereby saving the co-op more than \$1,000 in wages for an assistant.

Many volunteers participated in several work bees organized by the co-operative, the major ones being:

- the foundation bee (in which only founding members participated);
- the relocation of the garage in 2001;
- cleaning the premises after renovation and construction in 2001;
- landscaping — three work bees in 2001 and 2002; and
- development of the community gardens in 2002.

Approximately thirty individuals, excluding members of the BOD, participated in the community work bees. During these events, positive relationships were quickly established among volunteers and the co-op's residents. The women from Maison Art-mon-Nid pre-

pared the meals served to the volunteers. For the moment, no further work bees are planned, although the co-ordinator mentioned that La Corvée's founders will surely organize others if they add more housing facilities.

The individuals who proofread the compilation of the seniors' columns (see the section titled "Communication and Publicity," pp. 14-16) are also volunteers. Other volunteer work includes the participation of local seniors in educational entertainment activities organized with children as well as the counsellor's invaluable help in preparing the preventive health booklet.

THE DEMOCRACY DIMENSION

The Allocation of Surplus Earnings

THE CO-OP DOES NOT DISTRIBUTE patronage dividends. Indeed, solidarity co-operatives can include a clause in their articles of incorporation that prohibits them from returning dividends to their members. The advantage of this decision is that such co-operatives are considered nonprofit organizations by the *ministère du Revenu*, which gives them special entitlements such as income tax exemption. In order to benefit from these advantages, however, the clause must also include the stipulation that the co-op cannot pay interest on preferred shares, which is the second condition necessary for nonprofit status.

The Board of Directors and Other Committees

As previously mentioned, two separate boards of directors exist, one for the housing co-op and one for the solidarity co-op. The co-ordinator, who manages both co-operatives, sits on both boards. Other than the co-ordinator, who is responsible for the day-to-day management of the co-ops, and members of the boards, who make important decisions, no other

governing bodies exist. The co-operatives are not large enough to have internal committees. Consequently, members of the housing co-operative have made alternative arrangements to ensure that tasks are executed. One of the members is responsible for general maintenance, the co-ordinator is in charge of the finances, and member selection is performed by all residents. Since they will live in the same complex as the person chosen, they believe it is important to decide as a group on the next tenant. The only committee ever implemented was the construction committee in 2000, which was responsible for supervising the job site.

An officer of the Fédération Coop-Habitat Estrie sits on the housing co-op's board, which provides residents with a certain sense of security since this person is specialized in issues pertaining to housing co-operatives. Individuals who are extensively involved in the community sit on the solidarity co-op's board. Many have occupied the same position on the board since the co-op's inception. Table 1 (opposite and continued on page 38), presents these directors as well as their professional and volunteer activities.

Democracy and Influence within the Board of Directors

The board of directors of the Coop de solidarité en soins et services de Saint-Camille comprises eight user members, one worker member, and one supporting member. A member can only belong to one category. The overwhelming representation of user members on the board stems from the fact that La Corvée's founders give greater consideration to this category. The co-operative was created for these users and the directors wish to satisfy their needs as well as they can by developing various initiatives. For La Corvée's directors, it is crucial that user members outnumber members from other categories since they are the lifeblood of the co-operative and deserve attention.

In order to arrive at a decision on a given matter, members of the board work together towards a consensus. According to them, very few conflicts have occurred within the body and there have been no attempts to gain power at the expense of others. The rare disagreements have been quickly resolved through discussion among board members. In fact, the directors view these differences of opinion as constructive rather than detrimental, as they prompt them to examine certain issues in more depth and use great diplomacy in their deliberations. In addition, since the co-operative's ultimate goal is not to maximize profit,

Table 1: Members of the board of directors of the Coop de solidarité en soins et services de Saint-Camille as of May 2003

Name	Position on Board and Member Status within Co-op	Occupation	Involvement in the Community	Miscellaneous Information
Henri-Paul Bellerose	president; founding member and user member	retired teacher; mayor of the municipality of Saint-Camille	member of Le Groupe du Coin; president of the <i>Comité culturel de la MRC d'Asbestos</i> ; secretary of the <i>Syndicat des enseignants de l'Estrie</i> for 10 years; member of the CLD's BOD; extensively involved in the community; founding member of the Coop de solidarité La Clé des champs	proprietor of a farm in the municipality
Jacques Proulx	vice-president; founding member and user member	agricultural producer in Saint-Camille	member of Le Groupe du Coin; president of Solidarité Rurale du Québec; was president of the Union des producteurs agricoles for 12 years; former member of the Caisse populaire Desjardins de Saint-Camille's BOD; extensively involved in community projects	
Nicole St-Onge	founding member and user member	director of the <i>Centre de la petite enfance Agrigarde</i> in Wotton; professional accountant	member of Le Groupe du Coin; involved in the community at numerous levels; many years experience in the administration of community projects	
Lucille Bernier	supporting member; president of the housing co-op (represents supporting members on the solidarity co-op's BOD due to the housing co-op being a supporting member of the solidarity co-op)			resident of the housing co-op
Claude Tardif	founding member and user member	municipal inspector	member of Le Groupe du Coin; past president of the Corporation de développement socio-économique de Saint-Camille; president of the <i>Comité de la ruralité de la MRC d'Asbestos</i> ; extensive involvement in community	
Sylvain Laroche	founding member and user member	photographer	member of Le Groupe du Coin; instigator and president of Le P'tit Bonheur de Saint-Camille; experienced community organizer, known for his ardour and tenacity when seeking the support necessary to carry out projects	

Joanne Gardner	founding member and worker member	co-ordinator of both co-ops; recreation technician with a certificate in gerontology	has been involved in the community for numerous years	
Chantal Tremblay	secretary; user member	formerly employed as an administrative secretary for a co-op operating in a university		has resided in Saint-Camille for four years and is the mother of three young children
Pierre Bellerose	founding member and user member	city councillor; agricultural producer	member of Le Groupe du Coin; extensively involved in various sectors of the community	
Vacant position				

Source: *La Corvée – Coop de Solidarité en Soins et Services de Saint-Camille* (n.d.), “Liste des membres.”

NOTE: All members of Le Groupe du Coin sit on the co-operative’s board of directors with the exception of one, Mr. André-Paul Laroche, a retired agricultural producer and president of the *Coopérative provinciale de reboisement*. He was also president of the *Coopérative de sucre et sirop d’érable de Plessisville* for eight years. Mr. Laroche resides in Saint-Camille and is a city councillor.

the directors can concentrate on serving the members’ real needs and thinking of ways to enhance their well-being. During the co-op’s start-up phase, the BOD met at least once per month, since the construction/renovation project demanded close monitoring. Members of the board met five times in 2001 and the same number of times in 2002. Presently, they meet four times per year, i.e., once every three months. The number of meetings has decreased substantially over the years since most of the initiatives the leaders wished to implement have been realized and are now successfully managed by the co-ordinator, who is given considerable latitude in making decisions. Members of the board have great confidence in her and she does not hesitate to contact the president for advice. When important decisions must be made, the co-ordinator consults with each board member to obtain their point of view and approval. This implicit trust in the co-ordinator stems from the fact that she is thrifty and capable of managing expenditures carefully. The project’s success as well as the satisfaction of La Corvée’s members attest to the quality of her management skills.

According to members of the board, the participation of each director depends on

his or her abilities and experience. Certain individuals possess more knowledge and experience in relation to the enterprise's mission and are thus able to argue more effectively regarding what is best for the co-operative and can more easily influence the decision-making process. This is a result not only of their backgrounds but also of their leadership skills. At least half of the board have strong personalities, characterized by great confidence and interpersonal skills. There are also a few shy individuals, who are respected and taken seriously by others. According to one of the directors, a brief but relevant remark at an appropriate moment by a timid person can have as great an impact on a discussion as something stated by one of the group's leaders. This comment is an indication of the attentiveness and respect displayed by the members towards one another. There is a mixture of conceptual and action-oriented approaches within the BOD, which creates a healthy equilibrium. Certain directors are at ease with both methods. According to them, it is normal that the co-ordinator speaks more frequently than other board members, since she must communicate all information relative to the operation of both co-operatives.

Member Participation

The participation rate in general assemblies is approximately 80 percent. At the assembly held on 4 May 2003, forty out of a total of fifty-four members were present, a participation rate of 74 percent. This relatively high membership presence can be attributed to the lively atmosphere of the meetings. In addition to being informative, these assemblies are also interactive — a meal is served, and participants sing, laugh, and discuss a variety of subjects. The atmosphere and decor of the meeting facilities are intended to convey a sense of warmth and well-being. At this particular assembly, the members were greeted by Tante Rose. This entertainment period, in addition to those held during the four pauses scheduled throughout the evening, was greatly appreciated by co-op members. During the first pause, members participated in a laughter exercise. Dance was on the menu for the second break, and singing for the third. The fourth pause was reserved for dinner. Individuals who attend general assemblies are representative of the community in terms of gender and social status; even some children are present.

In addition to promoting member participation in co-operative life and the decision-

making process through the community newspaper, *Le Babillard*, the co-ordinator sometimes sends letters as a means of reaching out to the community. On occasion, she promotes member participation during the group discussions that take place in the *délassement-santé* sessions. And board members also address the issue during the annual general meeting.

According to members of the board, conflicts have never occurred among the different member categories. In their opinion, all those who joined the co-operative did so because they had faith in the project's potential and wanted it to succeed. They have never felt that a particular individual was pursuing a personal agenda or that one of the three categories of members was attempting to gain more benefits than the others. On the contrary, they believe members are driven by a sense of community and a spirit of co-operation. The co-ordinator does not deny the possibility that conflicts may arise once the co-operative has more worker members. However, as she is the sole employee, this problem does not presently exist.

THE CONNECTIVITY DIMENSION

Contacts and Start-Up Support

IN THE SOCIÉTÉ D'HABITATION DU QUÉBEC'S final financial support agreement, dated 10 October 2000, the estimated costs of the housing co-operative were \$519,466. According to the AccèsLogis program's classification, the project did not fit exclusively into one category, since its components belonged to categories I and II simultaneously. Category I involves permanent housing for low- and modest-income households (families, single individuals, independent seniors, independent people with disabilities), while category II relates to permanent housing with services for frail seniors. Normally, for a project classified in the second category, developers must obtain 17 percent⁷ of the funding from within the community in order to be eligible for the subsidy. In the case of category I projects, the community must contribute between 5 and 15 percent. Since

La Corvée was in fact a project involving categories I and II, the SHQ accepted a total contribution from the community of 13 percent. The funds came from many sources. First, Le Groupe du Coin provided a significant portion of the required sum with its partial gift of the building in the amount of \$22,600. At the time the SHQ issued its final financial support agreement, with projected expenses amounting to \$519,466, this donation had already been deducted from the project's total cost. Consequently, the project's estimated cost was actually \$542,066. The balance of the community's contribution was derived from the following sources: the Centre local de développement, which granted \$30,000 worth of subsidies through its *Fonds d'économie sociale*; the Fédération Coop-Habitat Estrie, which contributed \$12,000; the municipality, which gave \$6,000; and the community, which provided approximately \$2,000 in donations (from Mr. Yvon Vallières, member of Parliament; the Caisse populaire Desjardins de Saint-Camille; the National Bank of Canada; Mr. Jacques Proulx; Michel Drouin, notary; *Métallurgie Magnola*; and Mr. René Laroche). The community's total contribution thus amounted to \$72,600, i.e., 13 percent of the project's estimated costs.

The audited statement of the project's costs, dated 11 September 2001, shows that the *net cost* of the housing project amounted to \$508,244 and that the community's contribution totalled \$49,962. However, these amounts do not include Le Groupe du Coin's \$22,600 partial gift of the building. The accountant who prepared the financial statements considered the amount paid to acquire the building and the land, not its actual value. In addition, he only considered cash donations when calculating the community's contribution. The same audited statement of the project's costs shows that the *actual budget* for the project was \$517,172, and this is the amount the SHQ and the co-operative used when they mortgaged the property. The SHQ contracted a \$263,116, fifteen-year mortgage, which represents the amount of the subsidy it offered to the co-operative. La Corvée, in turn, contracted a mortgage of \$207,056, with a twenty-five-year term. The balance, \$49,962, represents the community's actual cash contribution.

The Fédération Coop-Habitat Estrie also offered significant technical support to the founders by helping them to complete various forms and approach the SHQ. In fact, it was a representative of the *fédération*, and not the project leaders themselves, who was in direct contact with the SHQ. Since the SHQ acts as a guarantor for the housing co-op's mortgage,

it closely monitors the method by which the co-operative is managed. All major decisions concerning, for example, rent increases and repairs must be approved by the SHQ prior to implementation. La Corvée also received assistance from the Corporation de développement socio-économique de Saint-Camille, which lent an office rent free to the founders during the construction/renovation period. Representatives of the organization also offered technical support and assistance in searching for financing during the co-operative's start-up phase. Members of the BOD state that relations with the corporation have always been excellent and the organization continues to offer them advice when required.

When the co-ordinator commenced employment at the co-operative, the organization had no physical assets. This problem was rapidly resolved, however, thanks to donations of furniture by residents and other individuals and office equipment from the CLD, which permitted the co-operative to furnish its facility and avoid many expenses. The co-op also received various office supplies and furniture when the magnesium metal plant Métallurgie Magnola closed in April 2003. According to the co-ordinator, this plant was the region's white elephant.

Affiliations

The solidarity co-operative is currently a member of the Corporation de développement communautaire de la MRC d'Asbestos, which gives the co-op contact with all the area's community organizations, thereby serving as a means to promote its services and activities. La Corvée's membership in this organization is extremely beneficial. Representatives of community organizations can refer users to the co-operative when their organization cannot respond to certain of their needs and the co-op is capable of so doing. A distinct advantage of membership in the corporation is that it gives the co-operative free publicity. In exchange, the co-operative promotes the CDC. According to the co-ordinator, however, it is not actually the affiliation with this organization that contributes to the co-operative's reputation, but rather La Corvée's innovative approach and appeal that are responsible for stimulating word of mouth. Many people in the community have faith in the co-operative; it is a topic of discussion among members and nonmembers alike. According to the co-op's directors, co-operation with the Corporation de développement communautaire de la MRC d'Asbestos is

excellent. It is also worth mentioning that the co-ordinator was a member of the *Table de concertation des Aînés de la MRC d'Asbestos* in 2000. The housing co-operative, in turn, is part of the Fédération Coop-Habitat Estrie for which it pays an annual membership fee. As mentioned, the collaboration with this organization is exceptional and provides residents with a sense of security. Indeed, the co-ordinator can always rely on the person assigned to La Corvée's case should she have any questions or should a problem arise that she is unable to solve.

Co-operation

As previously noted, the co-ordinator works in close collaboration with the president of the co-operative, in whom she has great confidence. She can always rely on his advice and claims that he is available at all times to provide assistance.

As mentioned by a representative of the CLD, the RCM of Asbestos is a small locality and it is often the same people and organizations that become involved in various projects. Consequently, organizations must communicate regularly to avoid encroaching on each other's respective areas of responsibility. In general, relations among organizations are exempt of problems. However, some situations arise in which the CLD must position itself as a development organization and use this status to prompt financial institutions into displaying greater confidence in the projects. Moreover, minor frictions occasionally arise between the CLD and the Community Futures Development Corporation (CFDC) because the first is accountable to the provincial government while the second is managed by the federal government. Occasionally, the CLD is assigned to a project and the CFDC subsequently receives instructions to also become involved in the case. When this occurs, the two organizations communicate and jointly decide on the division of the work. According to the same representative of the CLD credited above, the Coop de solidarité en soins et services de Saint-Camille's birthplace is a region where launching projects requires significant energy, time, and luck.

As indicated in the section titled "Contacts and Start-Up Support" (pp. 40–42), the CLD offered financial support during the creation of the co-operative. Representatives also offered technical support, which gave the CLD, and especially the employees involved in the

case, a sense of pride. As mentioned by the representative interviewed, La Corvée is the type of project that CLD employees present when they justify the allocation of the money from their Fonds d'économie sociale. The project was thus highlighted in the CLD's annual report. The creation of the co-op has had another impact on the CLD, as evidenced by the fact that individuals sometimes ask representatives if it is possible to set up other solidarity co-operatives in the RCM territory. The co-operative's board described the collaboration between the CLD and La Corvée as good.

Many other partners have participated in the development of both co-operatives. With respect to technical support, the CFDC assisted with the preparation of the business plan, which was produced in close collaboration with Jocelyn Vigneux, who helped the founders with the financial aspect of the project. This organization remains available to answer whatever questions the co-ordinator may have and to support in any way possible the development of new projects. The co-operative's board of directors described the collaboration with this organization as very good. The Corporation de développement communautaire de la MRC d'Asbestos provided the founders with advice throughout the different stages of the project's development. It also assisted them in preparing the social development section of the business plan. The Centre local de services communautaires has always written letters of support for the co-operative when required and also gave the project's leaders a few recommendations in regard to the business plan. As mentioned previously, the MABOB and the CLD also provided technical support to La Corvée's founders. The community gardens would not have come into existence without the assistance of the following supporting partners: the *Table de co-ordination agroforestière de la région d'Asbestos*, which provided funds and manpower for two days; the CLD; Mr. Yvon Vallières, Member of Parliament; the Corporation of the Township of Saint-Camille; François Grimard (excavation); *GSI Environnement — CompoSol* at Bury; the Coopérative Agricole du Pré-Vert; and the Caisse populaire Desjardins de Saint-Camille. The Coopérative Agricole du Pré-Vert is a co-operative hardware store, where the co-ordinator purchases equipment required for the housing co-op. The store granted a hundred-dollar rebate to La Corvée on the purchase of equipment for the community gardens.

Prior to undertaking landscaping, i.e., planting trees and shrubs, those in charge of La Corvée submitted the project to Caritas, a consortium of various organizations, hoping

to receive a grant from the Fonds de participation sociale to cover project costs. The project was accepted, although the Estrie Regional Health and Social Services Board⁸ replaced Caritas as the awarding agency. It granted a total of \$8,500 to the co-operative, wishing to fund the entire project “because it acknowledges the positive effects such a project will have on helping seniors and the community remain healthy” (Coopérative de solidarité Le Groupe Info-Vision, n.d.). The municipality of Saint-Camille also contributed funds to support the landscaping, and the seniors club donated a *pétanque* game. Subsequently, in 2001, the co-operative received \$50,000 through the Canadian Rural Partnership, a policy framework that supports the development of rural communities by adopting new approaches and practices. The amount was not granted all at once but distributed gradually between October 2001 and March 2003. As of October 2002, the CRP no longer awards grants to new organizations. Emploi-Québec and Human Resources Development Canada also offered subsidies to the co-operative, which assisted the co-ordinator in reducing her workload since it allowed her to hire help.

In the course of its development, the co-operative has also received support from the following organizations: the local library; the *Bonne Entente*, the seniors club; the Caisse populaire Desjardins de Saint-Camille (which provided letters of support when the co-op applied for grants); the Corporation de développement socio-économique de Saint-Camille; the parish council; the municipality (which, in addition to providing technical support, allows La Corvée to use its facilities for photocopies and faxes); Meals on Wheels; and Le P’tit Bonheur de Saint-Camille (which provides the co-op with space to conduct meetings and serves as a place for the co-ordinator and the clinic’s health professionals to gather for coffee). The regional health and social services board also donates \$5,000 per year to the co-operative. Since the housing co-op falls into category II of the AccèsLogis program’s classification (i.e., permanent housing with services for frail seniors), La Corvée receives \$1,000 annually per special needs housing unit, of which the co-operative has five. Hence, the board provides La Corvée with \$5,000 each year, an initiative that will last for five years. Interestingly, the co-ordinator has no contact with the board’s representatives; the funds are sent to the CLSC and it is with this organization that the co-ordinator maintains regular communication. In fact, the CLSC director once invited a representative of the Department of Health

to Saint-Camille to show him all that was being accomplished in such a small municipality. It is important to note that the co-ordinator would like to establish closer collaboration with the regional health and social services board. The members of the co-op's board, including the co-ordinator, would like to gain recognition for the positive impact their projects have had on the local population's health. In their opinion, the initiatives they have developed around preventive health education generate clear benefits in the long term. Such recognition would allow them to obtain additional funding, thereby ensuring the enterprise's long-term survival.

Filles de la Charité de Sherbrooke is another organization with which La Corvée has a co-operative relationship. In the year 2000, this group of nuns sent two sisters to assist the community, although since the fall of 2002, only one of them continues to reside in Saint-Camille. Both nuns lived in the housing co-operative, with one of them holding the position of president for a time. The sister who left did so for health reasons.

Close collaboration also exists between La Corvée and one of its supporting members, the Coopérative funéraire de la région d'Asbestos, which wanted to promote its services in Saint-Camille and requested the co-operative's assistance. Meetings were scheduled for the summer of 2003 to develop a plan of action. La Corvée already benefits from the social capital invested by the funeral co-operative, its contribution as a supporting member, and its reputation in the Asbestos region, while the funeral co-operative hopes to benefit from La Corvée's assistance and support in promoting its services in Saint-Camille.

As previously mentioned, the co-ordinator receives numerous requests for information about the co-operatives. Many local development centres, including one in Lac Saint-Jean and another in the Bois-Francs region, as well as several individuals wishing to develop similar projects in their own areas have contacted her for information concerning La Corvée. She is unfailingly co-operative, not only providing information but also sharing her enthusiasm regarding the Saint-Camille project. The founders of La Corvée would like similar initiatives to be developed elsewhere in the province, which is why they feel so strongly about sharing their experience with others.

The CLD representative interviewed stated that, too often, the mobilization that oc-

curs in communities that are part of the RCM of Asbestos is initiated and supported by neo-rural inhabitants, individuals who left the city in favour of a quieter living environment. In the representative's opinion, a project launched by a group that is too homogeneous will not have the same success as one initiated by a heterogeneous group composed of individuals with different types of knowledge and experience. Members of Le Groupe du Coin each have a strong cultural background, which surely contributed to the success of their undertakings. Furthermore, their relationships are based on mutual respect, which also helped matters proceed without difficulty. Too often, projects are paralysed because developers cannot agree on minor issues, a situation that could have occurred at La Corvée when there was disagreement concerning the type of windows to choose. Determined to succeed, however, the leaders were willing to compromise, which allowed the project to be launched without delay.

The fact that Jacques Proulx, former president of the Union des producteurs agricoles, is extensively involved in the community represents a key factor in the development of many projects. Intelligent and persuasive, Mr. Proulx is an outstanding leader and communicator. Sylvain Laroche, the founder of Le Groupe du Coin and Le P'tit Bonheur, also represents a major asset to Saint-Camille. Mr. Laroche is an enterprising individual who does everything in his power to find the resources necessary for the development of a project. Through his status and contacts, Henri-Paul Bellerose, the mayor of the village, facilitated the development of La Corvée. It is important to note that Sylvain Laroche, the project's main instigator, once served on the Corporation de développement socio-économique de Saint-Camille's interim board and that Jocelyn Vigneux and Nicole St-Onge sat on its board of directors. Many members of the co-operative's BOD are thus key contacts within the community and have frequent opportunities to communicate with the RCM's different governing bodies. Consequently, the exceptional mobilization that characterizes Saint-Camille is due to a small core of strong-willed leaders who are capable of rallying other citizens to their cause.

Saint-Camille has seen the launch of a continuum of initiatives. Indeed, since the creation of Le Groupe du Coin, the following organizations have emerged: Le P'tit Bonheur, the Coop de solidarité en soins et services de Saint-Camille, the Coopérative d'habitation La Corvée, and the Coopérative de solidarité La Clé des champs de Saint-Camille. It appears as though the trend will continue. The expertise of Le Groupe's members almost guarantees

that any initiative in which they are involved will succeed. They invest the time in preparing their projects and find the resources required to implement them. The director of the Caisse populaire Desjardins de Saint-Camille provides the group with financial support since he believes in the credibility of its members and greatly admires their achievements.

The Community

All activities organized by the co-operative help strengthen community bonds. The group discussions that take place during the *délassement-santé* sessions, for example, have an important impact on the connectivity aspect. The co-ordinator mentioned that in addition to creating strong ties among participants, group discussions broaden their perspective by addressing issues that would probably never be talked about among themselves. In her opinion, these periods of dialogue and reflection contribute to the personal development of the participants.

Pot lucks are another of the co-operative's activities. They take place on special occasions and birthdays. One was organized to celebrate the Maison Art-mon-Nid's first anniversary, for example, which occurred during the Christmas holidays. To show their gratitude, residents invited the founders to a fondue supper. A celebration was also held during the fall of 2002 to mark the beginning of La Corvée's activities, since an official inauguration had not yet taken place.

The health professionals who practise at the clinic do not consider the co-operative an ordinary workplace. They care about its development and success and are involved at various levels. The counsellor, in particular, whose advice and commitment are greatly appreciated, is engaged in many of the co-op's projects and activities, collaborating with the co-ordinator to develop initiatives such as the preventive health booklet. She is also involved in meals on wheels.

The results of a short survey administered to the residents of the Maison Art-mon-Nid revealed that they are all grateful to be living at La Corvée and appreciate the co-ordinator's vitality and listening skills. Many residents are involved in the co-op's activities and find them most rewarding.

As mentioned, residents of Saint-Camille demonstrate a high degree of social involvement. The *caisse populaire*'s initiative to establish a jobs fund was made possible by members agreeing not to take a patronage dividend, which proves that citizens care about the community's well-being. The numerous community associations allow volunteers and users to interact on a regular basis, which favours the development of long-lasting friendships. With more than a hundred volunteers and numerous activities, *Le P'tit Bonheur* is unquestionably the organization that contributes the most to strengthening ties among community members. According to Huot (2001, 66): "Le P'tit Bonheur heightens their sense of belonging to the community and encourages social action." The fact that this organization is located opposite *La Corvée* gives the co-operative visibility, and many people who visit *Le P'tit Bonheur* visit the co-operative as well, which favours the development and maintenance of relationships. Furthermore, the fact that *La Corvée* and *Le P'tit Bonheur* share a co-operative relationship and that many of the same individuals are involved in the two organizations foster strong connectivity within the community.

CONCLUSION

Territoriality

THE AIM OF THIS RESEARCH PAPER was to characterize the *Coop de solidarité en soins et services de Saint-Camille*'s impact on social cohesion within the community. Although the community of Saint-Camille was already united before the creation of *La Corvée*, information regarding the territoriality aspect indicates that the co-operative had an important effect on cohesion at this level. The establishment of *Le P'tit Bonheur* and the movement to retain the post office contributed significantly to the sense of kinship and spirit of solidarity present in the village. However, *Le P'tit Bonheur* does not necessarily appeal to everyone, while the solidarity co-operative, on the other hand, affects nearly all of Saint-Camille's residents directly or indirectly. Indeed, almost everyone acknowledges the important role the co-operative plays in the community and the positive

effect it has on the population's well-being. The housing co-operative enables seniors to continue living in their hometown, but it is the solidarity co-operative that allows them to enjoy a quality of life envied by many.

Le Groupe du Coin's leading role in strengthening and developing social cohesion in the community deserves recognition. The creation of the group in itself is a reflection of the population's will to take concrete actions to maintain existing institutions and resources in the territory as well as to ensure that new projects are created to improve the community's quality of life. The projects developed to date have provided local residents with gathering places and have led to more frequent contacts and more solid bonds among citizens. La Corvée and Le P'tit Bonheur also allow many individuals from outside of Saint-Camille to benefit from services not offered in their municipalities. The innovative qualities of La Corvée and its activities spark curiosity and interest, thereby attracting numerous visitors, which creates a positive impact on the local economy. All these factors have contributed to Saint-Camille's reputation, with the village having made itself known not only regionally but at the provincial level as well.

Accessibility

The role the co-operative played with respect to accessibility is of major importance. First, the creation of La Corvée helped many of the community's seniors avoid the pernicious phenomenon of being uprooted. It is the housing co-operative that provides them with living quarters, but it must not be forgotten that without the solidarity co-operative, the Maison Art-mon-Nid would never have been erected. The housing co-operative served solely as a springboard for the creation of the solidarity co-operative, which also allowed the population of Saint-Camille and surrounding regions to benefit from the services of alternative medicine professionals, a need that was previously unmet. Prior to the creation of La Corvée, residents of Saint-Camille had to travel to other villages or urban centres for access to services now available in their own municipality. The accessibility to such professionals contributes to cohesion within the community.

Educational entertainment services are another of the co-operative's activities. Thanks to La Corvée, residents of Saint-Camille and nearby areas have access to such ser-

vices for a reasonable fee. The fact that the co-operative is the only organization that offers a meeting place for community kitchen groups in Saint-Camille also has an impact on the accessibility to Cuisine Amitié's services. The space provided in the co-op means residents need not travel to Asbestos, which offers the next nearest service point. Future projects will give Saint-Camille citizens access to other useful services not previously available.

The only negative aspect concerning accessibility relates to the cost of the qualifying shares required to become a member of the solidarity co-operative. Individuals joining either one of the three categories of members are required to pay \$250, a considerable sum for co-op membership. However, payment terms are flexible, and the fact that relatives of an existing member can benefit from a reduced membership cost encourages people to join. There is also the co-ordinator's monthly advertisement in the community newspaper focussing on the accessibility of services and the importance of becoming a co-op member. However, the fact that only one health professional has become a member of the solidarity co-operative leads one to believe that the cost of qualifying shares may be a deterrent to membership.

Employability

The co-operative has led to the creation of only one full-time position, but in a small municipality such as Saint-Camille, this contribution remains significant. Furthermore, the wage subsidies provided by Emploi-Québec and the Career Placements program permitted the co-operative to hire four employees for a duration sufficient to gain considerable work experience and knowledge regarding computers and management. Consequently, the impact of these short-term jobs is also quite substantial. In addition, one must take note of the employment provided to many of the region's workers during the construction and renovation of the co-operative's facilities and to the practitioners who offer services at the co-op's health clinic. The co-operative intends to create new jobs with future projects, which will also have a significant impact on the employability in Saint-Camille.

It is important to note that the co-ordinator has benefited, and continues to benefit, from numerous training sessions. Her skills and knowledge have improved and continue to do so because of these courses, which makes her an asset to the co-operative as well as to the residents of Saint-Camille. Even though her salary is below average, the courses she attends,

which are paid for by the co-operative, compensate for this difference. If the co-op had more funds available, the co-ordinator's remuneration would be higher. Her role is paramount for the solidarity co-operative, the residents of the housing co-operative, Saint-Camille, and the region in general. Since she is responsible for managing both co-ops as well as all related activities, the importance of her job is evident. The success of the entire project depends upon her presence, which raises questions concerning her eventual succession. The co-ordinator does not intend to vacate her position for at least ten years, however, and thus does not see the immediate need to be concerned about a successor.

Another important aspect in relation to employability concerns the volunteer work performed by the members of the co-operative and the community in general. Without this valuable assistance, the Coop de solidarité en soins et services de Saint-Camille would not have attained its present level of success. The several community work bees have resulted not only in the improvement of the co-op and its environment, but also in the creation of interactions and sharing among volunteers. Although employability is not the dimension that has benefited the most from the co-operative's creation, the impact La Corvée has had on social cohesion at this level is nonetheless significant.

Democracy

The cohesion among members of the board of directors is exceedingly strong. Even though certain individuals tend to participate to a greater extent because of their assertive and influential personalities, the directors listen to one other and share their views in an atmosphere of mutual respect. The rare conflicts have been solved through discussion; in fact, members of the BOD have viewed these conflicts as beneficial and enriching, since they forced them to broaden their discussion, their analysis, and their understanding. The preponderance of user members on the board (eight out of the ten representatives) endows them with a preferred status and guarantees careful attention to their needs and concerns. The mixture of different personalities, characteristics, and strengths is an asset to the group, and despite the presence of leaders, each person is considered to be of equal importance. The cohesion at this level is therefore very strong.

The only weakness with respect to democracy is the fact that volunteers are not

represented on the board of directors. Volunteer work has been performed throughout La Corvée's development and has allowed residents of the Maison Art-mon-Nid to benefit from a superior living environment and from a variety of stimulating activities. *The Co-operatives Act* has a narrow definition of the notion of worker members. Only individuals working within the enterprise are considered worker members, which excludes, of course, volunteer workers (Gouvernement du Québec 2004). Volunteer representation on the co-operative's board would provide the directors with a different vision, one that is more representative of the community.

Connectivity

Connectivity is assuredly the dimension in which social cohesion is most evident. Indeed, the way the community mobilized in order to set up La Corvée and ensure its development and long-term survival is remarkable. Community organizations, various enterprises in Saint-Camille, and local residents all combined their resources to realize the project's success. Le Groupe du Coin's leadership enabled it all to be possible, and it is clear that this group played a major role in the creation of the co-operative as well as in the development of Saint-Camille. Even though Le Groupe du Coin is registered as a private company, the action undertaken by the group and its social mission make it more akin to a social economy enterprise. The co-op also contributed to connectivity by providing members of the community with the opportunity to strengthen ties among themselves and by bringing seniors and youth together through intergenerational projects. The fact that Saint-Camille is a small municipality also helped networking, since residents share a feeling of community that is much more developed than in urban areas.

The founders of the co-operative were, and remain, highly engaged in community life. When La Corvée was in its start-up phase, they were involved on different committees and organizations and held important positions within the municipality. Furthermore, they knew other influential people in the community, which also facilitated the creation of La Corvée. Even today, these people play substantial roles in many organizations and maintain an important network of contacts.

Finally, due to its innovative nature, Saint-Camille attracts significant attention.

As mentioned, many people travel to the community to visit the co-operative and study the way it operates, hoping to understand the reasons behind its success. Consequently, Saint-Camille and La Corvée are becoming well known, a fact that the members of the BOD consider extremely positive. The strong cohesion among residents of the municipality is noteworthy, since communities do not often invest so much effort and work so closely to develop such initiatives. It appears, however, that the leadership of a group of citizens highly involved in the community is the main factor for such a mobilization. Indeed, it creates a ripple effect and serves as a guide and an example for the population. We can therefore state that the strong cohesion present in Saint-Camille is both a cause and a consequence of the mobilization of the community and the continuous involvement of its members.

Note to Readers

Between the time the data was collected and the time this study was published, certain elements discussed in the paper have changed. First, an acupuncturist now provides services at the co-operative's health clinic, moving from Montréal to Saint-Camille to improve his quality of life. In March 2004, the co-operative's clientele had been without the regular services of such a professional for over a year. The first acupuncturist, the only professional at the health clinic who was a member of the co-operative, no longer officially rented space at La Corvée. She had moved to Europe and travelled to Saint-Camille a few times per year to visit her family. During her stays, she took time to receive some of her former clients.

Five members of the co-operative's board have completed the applied ethics undergraduate microprogram (see tables and explanations in the appendices, pp. 57–59). The fourth course (*Détresse sociale* — ETA 115) took place in October and November 2003. The final course (*Démocratie, éthique et créativité* — ETA 111), held in April 2004, was an intensive course.

The preventive health booklet is currently in use, and as of April 2004, the co-ordinator's accompaniment service project was well under way. In November 2003, she produced a document entitled "*Les accompagnements de vie*" outlining the details of the project, which is intended to be an accompaniment service for seniors experiencing a crisis situation (imminent death, mourning, accident, disease, etc.). The service is designed for residents of the

RCM of Asbestos as well as those from adjacent communities. Interventions will not be limited to a physical dimension, since care and assistance will “take into account psychological, social, and spiritual aspects from a global and relational perspective” (Gardner 2004). Caregivers will work in close collaboration with various local organizations, including the CLSC and the MABOB. The co-ordinator’s document provided support for a grant application to the Centre local de développement for \$32,000. These funds, from the Fonds d’économie sociale, would pay for training and promotion. Representatives of the CLD advised the co-ordinator that a market research study was required prior to granting such a sum. *L’Institut de recherche et d’enseignement pour les coopératives de l’Université de Sherbrooke* (IRECUS) would carry out the study, with the results expected by July 2004. The CLD declared it would grant the subsidy if the analysis proved conclusive. In the event of a rejection, the co-ordinator stated her intention to approach other organizations, since she ardently wanted the project to go ahead. In fact, in April 2004, it was already being tested with one of the housing co-operative’s tenants. The accompaniment service project will lead to the creation of two jobs, that of master-companion (*maître-accompagnant*) and life companion (*accompagnant de vie*). Furthermore, the co-ordinator aspires to “build a network of volunteers to meet special needs that life companions cannot entirely fulfill” (Gardner 2004).

In February 2004, the co-ordinator prepared a document entitled “*Prévenir pour mieux vieillir,*” in which she presented a new project she intended to develop. She submitted the document to the *Secrétariat aux aînés* in support of an application to obtain a \$25,000 subsidy from the program “*Engagés dans l’action pour les aînés du Québec.*” The project’s aim is the organization of conferences where the community’s seniors can meet specialists and learn about the resources available to them. It is also intended to promote the co-operative’s preventive health booklet and develop the compilation of seniors’ columns. Although the co-ordinator received a positive response, the subsidy was \$15,000 rather than \$25,000.

It was also in February 2004 that the co-ordinator applied for a grant of \$7,665 from Emploi-Québec to allow her to hire an assistant thirty-five hours per week for a thirty-week period. The assistant would help with the co-ordinator’s day-to-day duties.

The co-ordinator continues her efforts to find a physician for the clinic, scheduling a conference with a doctor in the fall of 2004 in order to evaluate the level of interest con-

cerning the presence of such a health professional within the community. Following this gathering, the doctor was to determine whether she wished to rent space in the co-operative's health clinic to receive patients once per week.

Following studies to evaluate the project's potential, the co-operative La Clé des champs, another of Le Groupe du Coin's initiatives, has launched its operations. Its organizing meeting was held on 5 March 2003 and a general assembly took place on 25 March 2004. In the fall of 2003, Le Groupe du Coin purchased a former garage, with the goal of providing artists and craftspeople with a creative space. Le Groupe du Coin leases the rooms and Sylvain Laroche manages the facilities. Because Mr. Laroche also rents office space for personal purposes, he is the building's main tenant. There are three other tenants, all sculptors. The building is adjacent to Saint-Camille's elementary school and Le Groupe du Coin worked in collaboration with school officials to arrange space for children to develop their artistic talent. This project is presently in its start-up phase. Le Groupe du Coin does not necessarily wish to remain owner of the facilities and will be attentive to the wants and needs of tenants and consider what is best for the artists and craftspeople.

April 2004 saw publication of the first issue of the *Mon Village* bulletin, an initiative of the Corporation de développement socio-économique de Saint-Camille. As mentioned, this organization has been working towards revitalizing the economic and demographic aspects of Saint-Camille since 1994 and recently developed this project to assist in attaining its objective. The corporation's goal is to increase Saint-Camille's population by 10 percent over a ten-year period and the weekly newspaper is a way to help stimulate population growth. It is also a source of information for residents. Each week, the bulletin profiles citizens of Saint-Camille and surrounding communities and details activities held in the region. Henri-Paul Bellerose and Sylvain Laroche are actively involved in the project, another reflection of the strong connectivity in this village.

On 17 August 2004, the solidarity co-operative comprised forty-four user members, one worker member, and fifteen supporting members, for a total of sixty members.

APPENDICES

Map of the Region

A map of the regional county municipality of Asbestos can be found at http://www.mamsl.gouv.qc.ca/publications/cartotheque/region_05.pdf

Training

Table 2: Training Received in 2000

Organization	Description of Training	Recipient(s)	Duration
CDE	Co-operative training	Co-ordinator	1 afternoon per week for 10 weeks, for a total of approximately 50 hours
Pro-Gestion Estrie	Marketing training	Co-ordinator	2 intensive days of classes
Le Lien	Time management training	Co-ordinator	2 days, for a total of 12 hours
Consul-Source	Leadership and authority 3A training	Co-ordinator	3 days
Le Lien	Fundraising training	Co-ordinator	3 days, for a total of 18 hours
Madline Image	Computer graphics training	Co-ordinator	4 hours
Sanatorium Bégin	Gerontology training	Co-ordinator	1 day

Table 3: Training Received in 2001

Organization	Description of Training	Recipient(s)	Duration
Kino-Québec	Exercise routines	Co-ordinator	1 day
Fortune 1000 Group Acomba	Accounting I	Co-ordinator	1 day
CDC (Jean-Claude Couture hired by the CDC)	Organizational management of a nonprofit organization	Co-ordinator	1 full day each 2 weeks for 24 weeks, for a total of 12 days
CDC	Responsibilities and functions of a BOD	A member of the BOD	1 day
Université de Sherbrooke	Applied ethics undergraduate microprogram; first course (out of five): " <i>Éléments d'éthique appliquée</i> " (ETA 100)	5 members of the BOD (only the co- ordinator's training was paid for by the co-operative)	December 2001 (intensive course)

Table 4: Training Received in 2002

Organization	Description of Training	Recipient(s)	Duration
CDC	Organizational management of a nonprofit organization	Co-ordinator	Continuation of training commenced in 2001; ter- minated in March 2002
PEPINES	" <i>Les chemins du pouvoir</i> " training	Co-ordinator	1 day
Université de Sherbrooke	Applied ethics undergraduate microprogram; second course (out of five): " <i>Prise de décision en situation difficile</i> " (ETA 101)	5 members of the BOD (only the co- ordinator's training was paid for by the co-operative)	September 2002 to December 2002

Table 5: Training Received in 2003

Organization	Description of Training	Recipient(s)	Duration
Kino-Québec	Exercise routines	Co-ordinator	1 day, on April 8
Landmark Education	Landmark's advanced course	Co-ordinator	4 intensive days of classes, 24–27 April, for a total of 60 hours
Université de Sherbrooke	Applied ethics undergraduate microprogram; third course (out of five): " <i>Histoire de la philosophie</i> " (ETA 102)	5 members of the BOD (only the co- ordinator's training was paid for by the co-operative)	January 2003 to April 2003

Certain training sessions are worthy of comment. First, it should be noted that the five members of the co-operative's BOD were not the only individuals enrolled in the applied ethics undergraduate microprogram. Sixteen people completed the training, which focused on civic responsibility. The group was initially composed of approximately twenty individuals, but some left part way through. This microprogram was offered exclusively to professionals involved in key institutions of the RCM of Asbestos. Ms. Sylvie Bellerose, director general of the Centre local de développement de la MRC d'Asbestos, and Mr. Alain Roy, director of the Corporation de développement communautaire de la MRC d'Asbestos, were among those enrolled in the program, which arose through close collaboration between Le P'tit Bonheur and the Université de Sherbrooke.

It is also important to describe Landmark's advanced course. The co-ordinator had previously completed the first part of it, entitled "The Landmark Forum," attending the seminar for her own personal development and therefore paying the fees herself. The seminar concerns the underlying principles that guide our lifestyles and shape our thought processes. Self-awareness is the course's main focus, with an emphasis on looking towards the future rather than into the past. Discussion topics include anxiety, change, identity, the past, and the choices with which life confronts us. The second phase of this personal growth process is Landmark's advanced course, which the co-ordinator attended in 2003. It builds on the notions first explored during the forum. The co-operative paid for this seminar.



La Corvée



The co-ordinator of La Corvée
with several residents



The co-ordinator and several resi-
dents in front of La Corvée

ENDNOTES

1. The research is co-ordinated by the Centre for the Study of Co-operatives at the University of Saskatchewan. It involves approximately twenty university research fellows from around the country. For more details see <http://socialcohesion.coop>.
2. Five research papers have been published on the subject. They are available on CRISES's web portal at <http://www.crisis.uqam.ca/pages/fr/publications.aspx>. The synthesis paper was published in 2002 (Chouinard et al. 2002).
3. This is a new territorial division determined by the Government of Québec in the 1980s, essentially to facilitate land-use planning. There are more than one hundred RCMs in Québec.
4. It is to be noted that Serge Gagné, the local grocer at the time, was not the owner of the general store that had closed. When the general store still existed, there were two retail food facilities, including Serge Gagné's. The grocery store he owned is still open, but does not belong to him any more.
5. On 1 April 2002, the caisses populaires of Saint-Camille, Saint-Just, and Saint-Magloire merged to become the Caisse populaire Desjardins de Saint-Camille – Saint-Just – Saint-Magloire.
6. Please note that the ages given are those at the time the data for this study was collected.
7. The SHQ's regulations in 2004 required instigators to obtain 15 percent of the project's funding in the community for a project classified in category II. However, in 2000, requirements were 17 percent.
8. It is important to note that since 30 January 2004, the regional health and social services boards have been replaced by the local health and social services network development agencies.

LIST OF TRANSLATED EXPRESSIONS AND ACRONYMS

Please note that when no official translation exists, the French expression, or its acronym, is used in the text. However, for the reader's interest and to help understand the context in which these terms are used, logical English equivalents of the expressions are presented hereunder. The table also presents the meaning of certain acronyms found in the text.

Expression Used in the Text	Translation	Acronym
<i>Accès-Logis</i>	Access-Housing	—
<i>Board of directors</i>	—	BOD
<i>Bonne Entente</i>	Living in Harmony	—
<i>Caisse populaire</i>	Caisse populaire is an acceptable term, but its equivalent in English Canada is a credit union	—
<i>Canadian Rural Partnership</i>	—	CRP
<i>Centre de la petite enfance Agrigarde</i>	Agrigarde Child-Care Centre	—
<i>Centre de recherche sur les innovations sociales</i>	Centre for Research on Social Innovations	CRISES
<i>Centre local de développement</i>	Local Development Centre	CLD
<i>Centre local de développement de la MRC d'Asbestos</i>	Local Development Centre of the RCM of Asbestos	—
<i>Centre local d'emploi</i>	Local Employment Centre	CLE
<i>Centre local de services communautaires</i>	Local Community Service Centre	CLSC
<i>Cercle des fermières</i>	Women Farmers' Club	—
<i>Comité culturel de la MRC d'Asbestos</i>	Cultural Committee of the RCM of Asbestos	—
<i>Comité de la ruralité de la MRC d'Asbestos</i>	Rural Committee of the RCM of Asbestos	—

<i>Comité intermunicipal de cueillette et de transport des déchets solides</i>	Intermunicipal Committee of Solid Waste Collection and Transport	—
<i>Community Futures Development Corporation</i>	—	CFDC
<i>Confédération québécoise des coopératives d'habitation</i>	Québec Confederation of Housing Co-operatives	—
<i>Conseil régional de développement de l'Estrie</i>	Estrie Regional Development Council	—
<i>Consul-Source</i>	Consul-Source	—
<i>Coop de solidarité en soins et services de Saint-Camille</i>	Saint-Camille Care and Services Solidarity Co-operative	—
<i>Coopérative Agricole du Pré-Vert</i>	Green Meadow Agricultural Co-operative	—
<i>Coopérative culturelle d'Asbestos</i>	Cultural Co-operative of Asbestos	—
<i>Coopérative de développement de l'Estrie</i>	Estrie Development Cooperative	CDE
<i>Coopérative de développement régional</i>	Regional Development Co-operative	CDR
<i>Coopérative de solidarité La Clé des champs de Saint-Camille</i>	Key of the Fields Solidarity Co-operative of Saint-Camille	—
<i>Coopérative de sucre et sirop d'érable de Plessisville</i>	Sugar and Maple Syrup Co-operative of Plessisville	—
<i>Coopérative de travailleurs miniers JM d'Asbestos</i>	JM Mine Workers Co-operative of Asbestos	—
<i>Coopérative d'habitation La Corvée</i>	Community Work Bee Housing Co-operative	—
<i>Coopérative funéraire de la région d'Asbestos</i>	Asbestos Region Funeral Co-operative	—
<i>Coopérative provinciale de reboisement</i>	Provincial Reforestation Co-operative	—
<i>Coop-Métro Asbestos</i>	Metro-Co-op of Asbestos	—
<i>Corporation de développement communautaire</i>	Community Development Corporation	CDC
<i>Corporation de développement communautaire de la MRC d'Asbestos</i>	Community Development Corporation of the RCM of Asbestos	—

<i>Corporation de développement socio-économique de Saint-Camille</i>	Socio-Economic Development Corporation of Saint-Camille	—
<i>Cuisine Amitié</i>	Friendly Kitchen	—
<i>Délassement-santé</i>	Healthy relaxation	—
<i>Distinction Nouvelle Coopérative</i>	New Co-operative Distinction	—
<i>Éléments d'éthique appliquée</i>	Applied Ethics Elements	—
<i>Emploi-Québec</i>	Employment-Québec	—
<i>Engagés dans l'action pour les aînés du Québec</i>	Dedicated to Helping Québec Seniors	—
<i>Fabrique de la paroisse de Saint-Camille</i>	The Parish Council of Saint-Camille	—
<i>Fédération Coop-Habitat Estrie</i>	Estrie Co-operative Housing Federation	FCHE
<i>Filles de la Charité de Sherbrooke</i>	Charity Girls of Sherbrooke	—
<i>Fonds d'économie sociale</i>	Social Economy Fund	—
<i>Fonds de lutte contre la pauvreté</i>	Poverty Fund	—
<i>Fonds de participation sociale</i>	Social Participation Fund	—
<i>Gala du mérite coopératif de l'Estrie</i>	Estrie's Co-operative Merit Gala	—
<i>Histoire de la philosophie</i>	History of Philosophy	—
<i>Institut de recherche et d'enseignement pour les coopératives de l'Université de Sherbrooke</i>	The Research and Teaching Institute for Co-operatives of the University of Sherbrooke	IRECUS
<i>Kino-Québec</i>	Kino-Québec	—
<i>La Corvée</i>	The Community Work Bee	—
<i>La Corvée — Coop de Solidarité en Soins et Services de Saint-Camille, un projet qui fait du chemin</i>	The Community Work Bee — The Saint-Camille Care and Services Solidarity Co-operative, A Project That Is Going Places	—

<i>La Corvée, une économie associative, avec une mission sociale</i>	The Community Work Bee, an Associative Economy with a Social Mission	—
<i>L'Actualité</i>	Current Events	—
<i>La Tribune</i>	The Forum	—
<i>Le Babillard</i>	The Billboard	—
<i>Le Groupe du Coin</i>	The Local Group	—
<i>Le Lien</i>	The Link	—
<i>Le Petit Bonheur</i>	The Heart's Content	—
<i>Le Réseau d'Entraide</i>	The Assistance Network	—
<i>Les accompagnements de vie</i>	Life Accompaniments	—
<i>Les chemins du pouvoir</i>	The Roads to Power	—
<i>Les Pages Vertes</i>	The Green Pages	—
<i>Liste des membres</i>	Membership List	—
<i>Madline Image</i>	Madline Image	—
<i>Maison Art-mon-Nid</i>	Crafted-Nest House	—
<i>Maison de l'action bénévole de l'Or blanc inc.</i>	White Gold Voluntary Action House Inc.	MABOB
<i>Maisons de jeunes rurales de la MRC d'Asbestos</i>	RCM of Asbestos Rural Youth Centres	—
<i>Métallurgie Magnola</i>	Magnola Metallurgy	—
<i>Ministère du Développement économique et régional</i>	Ministry of Economic and Regional Development	—
<i>Ministère du Développement économique et régional et de la Recherche</i>	Ministry of Economic and Regional Development and Research	—
<i>Ministère du Revenu</i>	Ministry of Revenue	—

<i>Mon Village</i>	My Village	—
<i>Prévenir pour mieux vieillir</i>	The Importance of Prevention in Healthy Aging	—
<i>Prise de décision en situation difficile</i>	Decision-Making in Difficult Situations	—
<i>Prix Ruralité</i>	Rural Development Award	—
<i>Pro-Gestion Estrie</i>	Estrie Management Support Services	—
<i>Promotion des Estriennes pour initier une nouvelle équité sociale</i>	The Estrie Region Women's Advocacy Organization for Social Equity	PEPINES
<i>Régie de l'assurance maladie du Québec</i>	Québec Health Insurance Board	—
<i>Regional county municipality</i>	—	RCM
<i>Ressource en entretien ménager</i>	Housekeeping Resource	REM
<i>Sanatorium Bégin</i>	Bégin Sanitarium	—
<i>Secrétariat aux aînés</i>	Senior Citizens' Secretariat	—
<i>Service sanitaire intermunicipal</i>	Intermunicipal Sanitation Department	SSI
<i>Sociétariat coopératif et cohésion sociale</i>	Co-operative Membership and Social Cohesion	—
<i>Société d'habitation du Québec</i>	Québec Housing Corporation	SHQ
<i>Syndicat des enseignants de l'Estrie</i>	Estrie Teachers' Union	—
<i>Table de concertation des aînés de la MRC d'Asbestos</i>	The RCM of Asbestos Seniors Issue Table	—
<i>Table de co-ordination agroforestière de la région d'Asbestos</i>	The Agro-Forestal Co-ordination Committee of the Asbestos Region	TACARA
<i>Tante Rose</i>	Aunt Rose	—
<i>Union des producteurs agricoles</i>	Union of Agricultural Producers	UPA
<i>Université de Sherbrooke</i>	University of Sherbrooke	—
<i>Université du Québec à Montréal</i>	University of Québec in Montréal	UQAM

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