

Mutualism and Cooperation

A Way of Seeing Things – A Way of Life!

With César Simon's retirement, I bet a few of you were left wondering what would happen to the paper's cooperative column. Take heart! The column is making a comeback in the setting of *Reflets SSQ*, a regular cooperative newsletter. Not only that, but this year it's also featuring the contest "**Cooperation Pays!**" for the chance to win.... See the contest details in this issue!

But let's start at the beginning. First of all, who am I? A recent graduate from the Master's program in cooperative development and management at the Université de Sherbrooke, I've been hired as a consultant to look into SSQ's mutual character, and I've inherited this column.

Why talk about cooperatives in *Reflets SSQ*? First of all, since SSQ is a mutual company, its duty is to promote this entrepreneurial approach, as much among its employees and management as among its members. Secondly, since the approach involves cooperation, the more we talk about it, the more people realize that it's not a bad idea at all!

So, in this first column, I'd like to set about the business of sorting things out. Who does what? What is what? What's that? - those are the questions I'm going to try to answer. For fun, let's first start with "**What is what?**" and tackle the terms cooperative and mutual. Can they be used interchangeably? Can one word substitute for the other? In reality, there's hardly any difference at all between these two types of companies. The main distinction lies in each one's basic principle. With cooperatives, we say "*to each according to his use*", with mutuals, it's "*to each according to his needs*".

Wait a minute - there's another nuance. The goal of a mutual company is to create a joint fund that members can rely on in time of need. I think you might recognize that I'm talking about insurance. The mutual member, when purchasing an insurance policy and paying an annual premium (a type of transaction, moreover, that mutual companies and consumer cooperatives have in common), actually hopes never to have to call upon the fund. On the contrary, a cooperative member wants to use the cooperative's services as often as possible. The difference is slight, since for everything else, the workings are the same. There's therefore no harm in using the words mutual and cooperative interchangeably.

"**Who does what?**" CCQ, SOCODEVI, ICMIF, ICA – aren't all those acronyms rather confusing! The CCQ is the Conseil de la Coopération du Québec, a body founded by the Reverend Georges-Henri Lévesque to help improve the conditions for cooperative development in Quebec. It's an important center providing common action and support to Quebec members, cooperatives and mutuals. I might also add that SSQ sits on the CCQ's board of directors.

SOCODEVI, if the Société de Coopération pour le Développement International, a non-profit body that I'm sure you've all heard of. Founded in 1985, it brought together Quebec cooperatives and mutuals, including SSQ, to work in international development by creating and developing cooperative or mutual enterprises with local and foreign populations.

The International Cooperative and Mutual Insurance Federation (ICMIF) and the International Cooperative Alliance (ICA) are the CCQ's international companions. SSQ has been a member