

Mutualism and Cooperation

Values That Set Us Apart

Happy days are here again! Vacation time is around the corner and our hearts are light - our thoughts have already started to wander off a little. Wouldn't it be nice if someone were to tell us how wonderful we are? That we're looking good!

Without wanting to sound vain, I'd like to say that at SSQ, we really are quite wonderful and indeed we're looking good! This outpouring of praise may seem like I'm blowing my own horn, but I don't think so. In fact it stems from an awe-inspiring respect I have for the values that guide cooperatives and mutual companies. Values? Are you a little skeptical? Can a company really have its own values? Aren't they just mere words in a campaign to make a company look like it's a good citizen and perhaps ease a troubled conscience?

No, there's no pretence of values at SSQ. By rejecting the option of demutualizing the company, SSQ has banked on building and developing its business in a unique way. As a result, the basic values of self-help, self-responsibility, democracy, equality, equity and so-so solidarity remain at the heart of the entrepreneurial spirit that has always motivated us.

That's all very good, but how can we be sure it's more than just words? The answer can be found in the definition of a mutual company or cooperative which, according to the International Cooperative Alliance, is *"an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise."*

Applied to the case at hand, this definition fits. The mutual members at SSQ (our insured participants) jointly co-own the company. As such, they collectively assume the responsibility to meet their economic needs and are responsible for the thrust of this response, that is to say the company. The holding of regional meetings makes it possible to exercise democracy, in particular by giving members the opportunity to communicate their ideas and observations to the company's officials. Each of these mutual members receives fair treatment and all are equal within the democratic process. As for solidarity, beyond the famous slo-slo-slo slogan served up in all kinds of sauces, there exists among mutual members, through the creation of a joint enterprise, a common bond that naturally forges ties of solidarity. As the philosopher Isabelle Stengers said: "It's not enough to say we're in solidarity with one another, we have to create solidarity."

By choosing SSQ, mutual members adhere to ethics based on honesty, transparency, social responsibility and altruism. This is the spirit on which SSQ's founders based their ideals, and it is reflected every day in the company's top-quality services and genuine social involvement. We can never say it often enough, SSQ does business with people and for people. This sets SSQ apart and makes it a company resolutely focused on the satisfaction of people's needs. You are therefore, through your work at SSQ, involved in the development of this corporate ethic where solidarity, honesty and the value of the human person come first. Faced with incredible social and economic challenges, both now and in the future, we can rest assured that such a corporate spirit will help guarantee lasting success for SSQ.

Ève Giard
General Management