

DESJARDINS ONTARIO CREDIT UNION

MORE THAN

100 YEARS

IN THE MAKING



PIERRE-OLIVIER MAHEUX



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FOREWORD

OVER 100 YEARS OF INNOVATION AND COOPERATION IN ONTARIO

The rich history of Desjardins in Ontario begins with a small group of bold thinkers and doers who yearned for a different kind of world. Aided by Alphonse Desjardins himself, they embarked on a journey some 110 years ago that would be marked by social and financial innovation.

These visionaries posited that acting as one would only make them stronger. And they knew that, as a collective, they could actively shape the future of their community. As we now know, their theory was correct! The first few caisses populaires established in Ontario had net positive effects on the lives of many people and communities, in particular for francophones in Ontario.

In my view, this look back at the history of Desjardins in Ontario underscores the critical nation-building role that the cooperative model has played in Canada. At first, the journey, requiring many legislative changes and set against the backdrop of the Great Depression, seemed a colossal one. But nothing could stop the rise of caisses populaires, which truly gained traction 40 years after the first one opened in Ontario.

Pierre-Olivier Maheux offers a well-documented account of this journey, which he divides into four major periods. He shows how societal changes and technological advances influenced the development of the Ontario caisses populaires, as well as the sense of solidarity with their Quebec counterparts that gradually came about. He also writes about the power



of commitment and working together, while highlighting the fundamental aspects of the cooperative model that have always been at the core of Desjardins.

Today, Desjardins remains true to the same ethos that guided it at the turn of the 20th century. Desjardins does not exist to please or enrich shareholders; rather, as a cooperative, Desjardins puts people first, striving to meet their needs and help empower them financially.

In closing, Canada and the rest of the world have changed drastically since the first caisse was created in Ontario. Desjardins has also seen its fair share of changes; in fact, the organization is still evolving and will continue to do so over time. Because the truth is, evolving with the times is how organizations like ours stay relevant and competitive—and is ultimately what ensures we can continue to provide excellent service to our members and clients.

One thing is certain: cooperative values are a reflection of the goals of people and communities. They are a stepping stone towards equality and solidarity. Today, we know that these values are fundamental to ensuring a bright future for generations to come.

GUY CORMIER

President and CEO, Desjardins Group

INTRODUCTION

A NEW BEGINNING

A determined founder, couples who were bankers in their own homes, a janitor who became a prominent figure in the cooperative movement, a secret society, impassioned archbishops and small-parish priests—these are just some of the characters who played a role in establishing Ontario’s caisses populaires. From humble beginnings as small savings and credit cooperatives, the caisses populaires have grown through the generations—more members, more assets, increasingly diversified services, greater professionalization and ever more sophisticated technology—to become part of Desjardins Group, the leading cooperative financial group in Canada and the sixth largest in the world. This is a story of continually adapting to members’ needs and it’s also the story of the Franco-Ontarian community, which will be explored in the four chapters of this book.

Chapter 1 covers the period from when Alphonse Desjardins founded the first caisse populaire in Ontario in 1910 (Caisse populaire Sainte-Famille d’Ottawa) to the end of the 1930s. More than 20 caisses populaires would be established in Ontario before his death in 1920. However, most of them closed their doors in the years that followed. An environment conducive to the growth of the caisses populaires would gradually emerge: legislation to govern them, associations to promote them and difficult economic conditions that made the cooperative model more relevant than ever. The second chapter covers the proliferation of caisses populaires, between 1940 and 1970, wherever there was a concentration of francophones in the province—in the Ottawa and Eastern regions, around Sudbury and in the North, as well as in the Southwest. Very early on, they leveraged the strength of the group by forming federative organizations. Although most caisses populaires were founded with very limited means, favourable economic conditions allowed them to grow, diversify their services and begin to professionalize.

At the turn of the 1970s, changes were happening within the Franco-Ontarian community and in the financial services sector. Caisses populaires were having to adapt to a more competitive environment and economic upheavals. Because of the need for new technologies, Ontario’s caisses populaires were increasingly using the services of Desjardins Group. They were also becoming more involved in community development. These changes, described in Chapter 3, would continue over the following period, from 1989 to 2020, as discussed in Chapter 4. These 30 years have been marked by the ever-increasing availability of technology tools. Fully independent and separate from Desjardins Group from the beginning, the caisses populaires joined in two stages, first in 1989 and then in 2004, to keep pace with rapid change. The Ontario caisses populaires, which were taking advantage of Desjardins Group’s objective to expand within the province, could consider development projects. This was one of the factors that recently led to a major transformation.

From Ottawa to Sudbury, Cornwall to Windsor, caisse populaire members met for special general meetings on November 26 and 27, 2018. It was a momentous occasion: they had gathered to vote on the historic proposed merger of the 11 caisses populaires and their Fédération to form a single institution. Just over a year later, on January 1, 2020, Desjardins Ontario Credit Union officially opened, marking a major milestone in the history of Ontario’s caisses, 110 years after the first one was founded in Ottawa. This new beginning is the perfect time to look back and see how just how far the caisses have come.



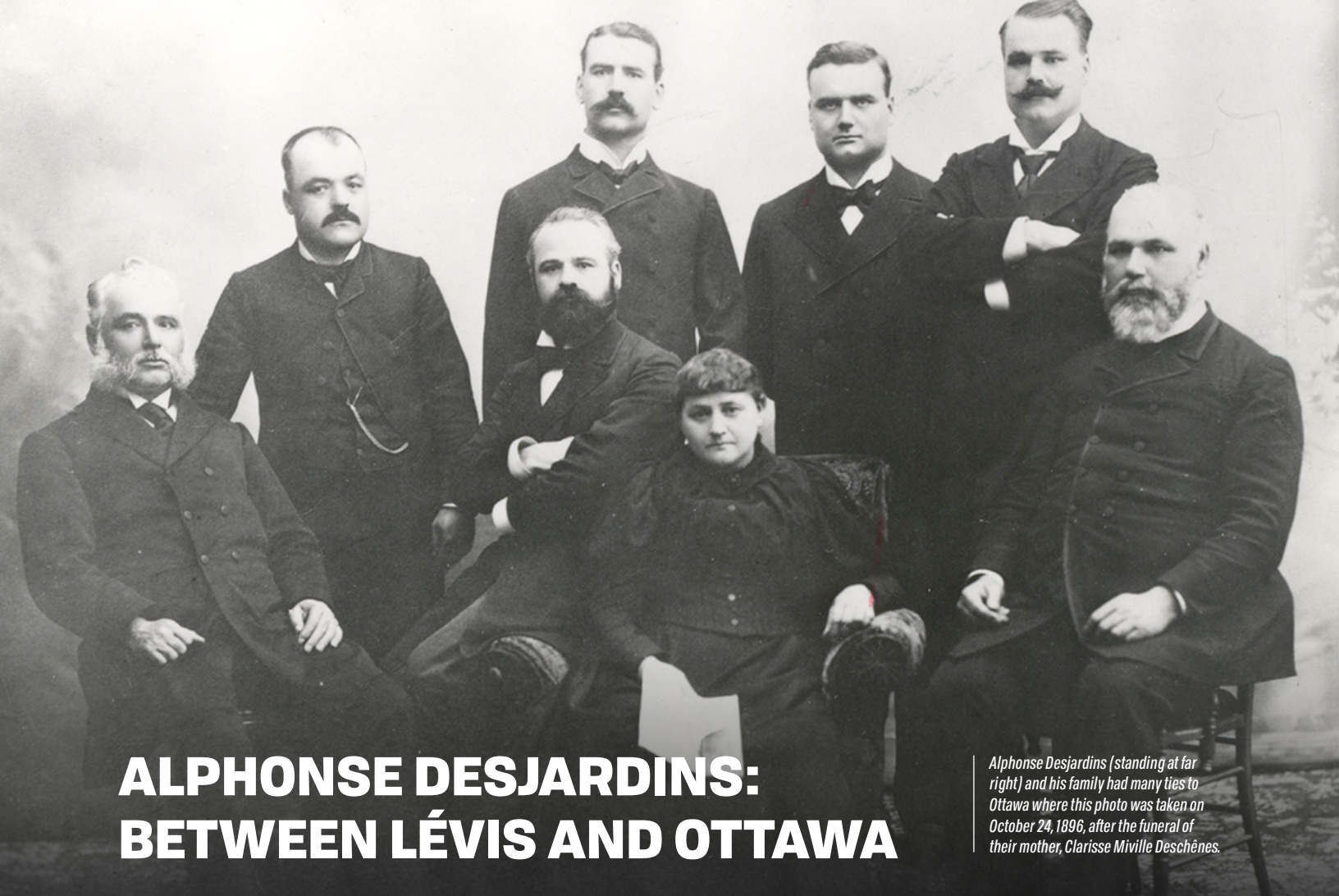
LAYING THE FOUNDATIONS OF A MOVEMENT

1910–1940

In May 1901, barely five months after the first *caisse populaire* was founded in Lévis, Quebec, Alphonse Desjardins received a letter from the Archbishop of Ottawa. “I would like to learn about the workings of your ‘*caisse populaire*,’” Archbishop Joseph-Thomas Duhamel had written. The archbishop’s interest in this local financial institution, established with little fanfare, was mainly inspired by the founder’s many connections to the nation’s capital. With these Ottawa roots, Alphonse Desjardins would found the first Ontario *caisses populaires* in the early 1910s. He worked with many Franco-Ontarian collaborators who would lay the foundations of the movement over the next three decades.



Alphonse Desjardins founded the first caisse populaire in Lévis, Quebec, on December 6, 1900. For the first six years, he and his wife Dorimène mainly ran the caisse out of their home.



ALPHONSE DESJARDINS: BETWEEN LÉVIS AND OTTAWA

Alphonse Desjardins (standing at far right) and his family had many ties to Ottawa where this photo was taken on October 24, 1896, after the funeral of their mother, Clarisse Miville Deschênes.

Born in Lévis in 1854 to a large family of modest means, Alphonse Desjardins studied at Collège de Lévis where he completed the bilingual commercial course. After a brief stint in the army, he worked as a journalist in the 1870s. He made his first visit to Ottawa as a correspondent for *L'Écho de Lévis*, where he worked from 1873–1874. After marrying Dorimène Desjardins at the end of that decade, he became debates editor in the Quebec Legislative Assembly, a government-subsidized private initiative. For about 10 years, he was responsible for the publication of what was nicknamed the “Desjardins Debates.” He also produced an indexed montage covering three years of the Ontario Legislature debates based on reports published in Toronto newspapers, perhaps hoping to expand his activities into the neighbouring province.² In 1892, Alphonse Desjardins was appointed French stenographer at the House of Commons, a civil service position he held until his retirement 25 years later.

Alphonse Desjardins lived in Ottawa about half the year and became a well-known figure within the city's Francophone community. He lived in various locations in the Sandy Hill neighbourhood on Daly and Laurier avenues and St. Patrick Street in the city's Lower Town.³ His

wife Dorimène sometimes accompanied him on his visits. His daughter Adrienne came with him between 1907 and 1916 to help with secretarial tasks. The nation's capital was also home to his brothers Napoleon, Assistant Deputy Minister in the Department of Public Works, and François-Xavier, representative of Union Saint Joseph, a mutual company founded in 1863 that is considered the beginning of the cooperative movement in Ontario.⁴ His sister Marie-Clarisse also lived in the city with their mother Clarisse, who died there in 1896.

On April 6, 1897, Alphonse Desjardins was in his office on the floor of the House of Commons when he heard Michael Quinn, the Member of Parliament for Montréal-Sainte-Anne, speak. Quinn was talking about a citizen who was ordered by the court to pay \$5,000 in interest on an initial loan of \$150, as support for his bill to end usurious lending practices that he said were rampant in Canada. There seemed to be a consensus on the situation described by this opposition MP, but the solution he proposed was subject to the whims of partisan politics. His bill died on the order paper, while the bill introduced by Justice Minister and former Ontario Premier Oliver Mowat on the same subject was passed weeks later.⁵

A few years later, Alphonse Desjardins wrote that a law to limit interest was insufficient. After hearing these “sad revelations,”⁶ he began to look for a solution to the issue of access to credit. At the Library of Parliament in Ottawa, he found the book *People’s Banks* by British author Henry W. Wolff, the first president of the newly founded International Co-operative Alliance. In the spring of 1898, he wrote to Wolff and embarked on a “true inquiry into international cooperation” that put him in touch “with a dozen or so representatives of the cooperative movement in Europe.”⁷ To translate the documentation he received, he got help from professors at Collège de Lévis, including Father Joseph Hallé, who knew Italian and German.

After three years of research, Alphonse Desjardins founded Caisse populaire de Lévis on December 6, 1900, with the help of his wife and the participation of more than 100 fellow citizens. The main objective of this cooperative was to teach people how to save. It encouraged members to deposit even minuscule amounts of money, a “wise foresight” to weather more difficult times. This pool of capital provided access to loans for people who would not otherwise be eligible for one. The credit granted by the caisse was described as “productive” because it was meant to improve the borrower’s situation and promote local economic development. It allowed the borrower to “acquire goods for professional use [...], pay

cash for essential consumer goods [...], renovate a house or building or [...] acquire property.”⁸ In short, a caisse populaire was a savings and credit cooperative.

Encouraged by Henry W. Wolff, Alphonse Desjardins founded Caisse populaire de Lévis without first obtaining legislation to govern this type of institution, which was unprecedented in Canada. He first lobbied the federal government in 1899, in consultation with Minister of Justice David Mills. Alphonse Desjardins was cautious in founding a very small number of caisses populaires, always close to where he lived. The second one was founded in 1902 in Lauzon, a neighbouring village of Lévis; the third in Hull the following year; and the fourth in 1905 in Saint-Malo near Quebec City. The third was next to the Parliament of Canada and the fourth was located right in the riding of Prime Minister Wilfrid Laurier, whom he wanted to convince of the merits of cooperatives. Despite considerable efforts, he did not obtain the legislation he wanted. He came very close in 1908, though; the bill was passed by the House of Commons but rejected by a single vote in the Senate. In the meantime, the *Cooperative Syndicates Act* that had passed in Quebec City two years earlier had already enabled him to establish more than 15 new caisses populaires in his home province.



Alphonse and Dorimène Desjardins, with their daughter Albertine, on Parliament Hill in Ottawa, circa 1915.

CAISSES POPULAIRES IN ONTARIO: THE FIRST WAVE

The situation was different in Ontario where, as Alphonse Desjardins interpreted it, the law prohibited the creation of caisses.⁹ However, he was still involved in setting up the province's first credit union, in Ottawa. The project, which originated in *The Civilian*, a newspaper for government employees, was designed to "end usurious lending practices, an issue of widespread concern within Ottawa's various government departments."¹⁰ Supporters of the project were happy to have the help of Alphonse Desjardins, considered "the most eminent authority in Canada upon this subject" and even a "master of the cooperative movement throughout the world." Founded on September 3, 1908, the Civil Service Savings and Loan Society (now Alterna Savings and Credit Union Limited) was originally organized for a class of employees, Ottawa's federal public servants, rather than serving a specific area, like the caisses populaires.

The first true caisse populaire was founded a little less than two years later, on May 21, 1910, in Ottawa's Sainte-Famille parish. It was headed by the parish priest, Father Charles Charlebois. An important figure in the Francophone community at the beginning of the 20th century, he sat on the executive committee of the Association canadienne-française d'éducation de l'Ontario (ACFÉO) for 25 years, in addition to founding the newspaper *Le Droit* and managing it for 17 years.¹¹ On January 29, 1911, 160 people gathered to found the second, Caisse populaire de Saint-François d'Assise, which posted an impressive \$6,500 in assets after just 12 months of operation.¹²

Drawing on these two concrete examples, Alphonse Desjardins spoke in February 1912 at the ACFÉO congress in Ottawa, where he was received with a "presentation of flowers and tributes."¹³ Only a few days before his talk, he had declined Father Charlebois's invitation to run for president.¹⁴ He explained that this appointment would prevent him from devoting the necessary time to the caisses populaires. That decision turned out to be a prescient one: the association would find itself in the middle of the Regulation 17 crisis that erupted just a few months later.



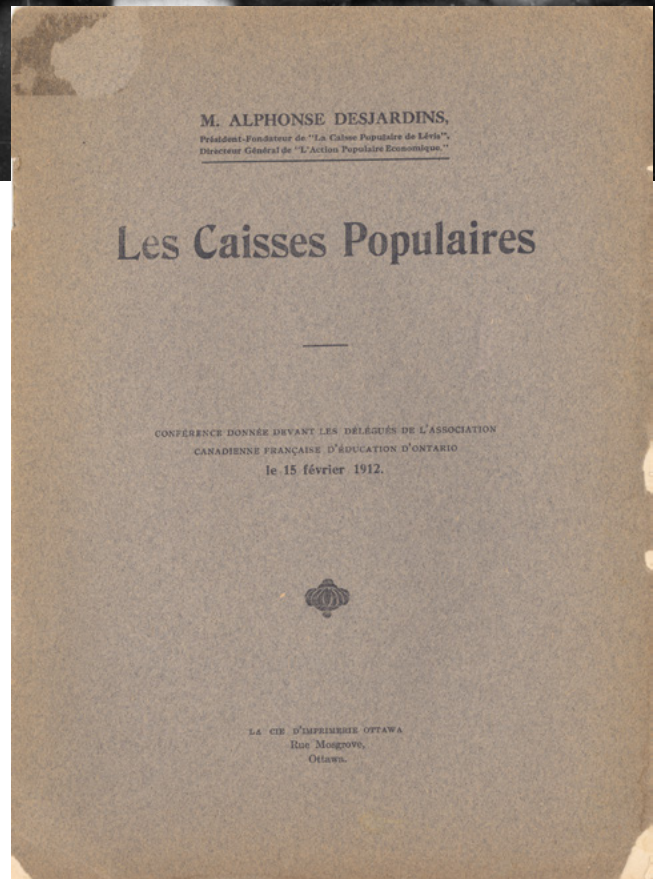
These portraits of Alphonse and Dorimène Desjardins were taken in 1913 by photographer Alfred George Pittaway in his studio at 281 Bank Street in Ottawa.



Father Charles Charlebois headed Caisse populaire Sainte-Famille d'Ottawa, founded on May 21, 1910. He can be seen standing centre in this photo taken in the offices of the newspaper *Le Droit*, which he founded (Credit: *Le Droit*, University of Ottawa, CRCCF, Fonds *Le Droit* (C71-Ph92-1)).

The Ontario government's decision to limit French-language education was a reaction to the province's growing francophone population. In 1911, there were 200,000 French Canadians out of a total population of nearly 2.5 million, or 8%. In the East, Prescott and Russell Counties became predominantly French-speaking, while the North saw large numbers of people attracted by the construction of railways and the growth of the forestry industry.¹⁵ These communities were gradually being built through the acquisition of the main Catholic and francophone institutions (parishes and their elementary schools). An associative life took form, relayed by newspapers and weeklies. Especially in the agricultural community, French was the language of everyday life, and contact with the English language could be very limited.¹⁶ It was against this backdrop of vitality that Alphonse Desjardins gave his speech at the ACFÉO congress, the text of which would be published in brochure form in the months that followed.

Alphonse Desjardins started his speech by saying that the caisses populaires were a relevant matter to their "admirable Association" and that as a parochial institution, it complemented community organization by meeting the residents' economic needs. He said that respecting and protecting their "legitimate rights" were directly connected to their economic power. By joining together, the caisse populaire members could multiply their "strengths" a hundredfold and increase their "legitimate influence."¹⁷ He invited those present to found caisses, even without legislation: "Therefore, establish caisses populaires and it won't be long before the Ontario Legislature legally baptizes them. You don't baptize



Just a few days before speaking at the Association canadienne-française d'éducation de l'Ontario congress in Ottawa in February 1912, Alphonse Desjardins declined Father Charlebois's invitation to run for president of the organization.

a child before he or she is born, but afterward. The same will be true of your caisses. So, proceed without fear. Since when do we need a law to do good for one other?"

He put his words into action the following year by founding three more caisses in Ottawa and two more in the surrounding area, in Limoges and Rockland. In April 1913, five of the city's six French-Canadian parishes had their own caisse populaire.¹⁸ MP Frederick Debartzch Monk, who had long supported him in his legislative efforts, wrote him to say, "I am very pleased

to know that you are operating near the capital and in Ottawa even, with such encouraging results. As a tactic, organizing cooperatives close to those who have to legislate on the matter can only produce good results.”¹⁹ Alphonse Desjardins continued his efforts to get an Act of Parliament but to no avail. This was one of the main subjects he discussed in his many letters to George Keen, a pioneer of cooperation in Ontario and founder and general secretary of the Co-operative Union of Canada.

In the fall of 1913, Alphonse Desjardins travelled around Northern Ontario, where he set up 11 caisses in 29 days, mainly in the Sudbury area. However, he travelled as far as Sault Ste. Marie, where he founded Caisse populaire de Saint-Ignace de Steelton. These caisses had an average of 120 founding members, which was quite an impressive number in those days. There were nearly 225 at Caisse populaire de Sainte-Anne des Pins in Sudbury, where his lecture in the opera house was “a wonderful, immense success.”²⁰ Among the first officers of these caisses were some who had heard his address at the February 1912 Congress, including Gédéon Bonin and Father Oscar Racette of Blezard Valley and Jean-Étienne Fournier of Sudbury.²¹ As in Quebec at the time, these caisses relied heavily on clergy participation. Seven of them were headed by the priest, two of whom were also its manager. Alphonse Desjardins took advantage of his visit to set up school caisses in French Catholic schools and give talks to more than 4,000 students.²²

A few weeks later, in January 1914, Alphonse Desjardins’s visit was still fresh in people’s minds, when the ACFÉO regional congress was held in Chelmsford. Attendees passed a resolution to nominate Alphonse Desjardins for the Canadian Senate to represent Franco-Ontarians. Given the tensions around Regulation 17, consensus on the nomination seemed likely.²³ *Le Droit*, *Le Moniteur d’Hawkesbury* and Quebec newspapers echoed this suggestion, but it did not come to be.

At the end of his Northern Ontario trip, Alphonse Desjardins set ambitious goals for the following year. He planned to visit the counties of Essex, Kent, Prescott, Russell and Glengarry, in addition to travelling to New Ontario.²⁴ However, due to health problems, he was forced to slow down his activities and was unable to make the trip. He did not forget his fellow countrymen, though: in January 1915, he was one of the guests of honour at a demonstration in support of Franco-Ontarians in the fight against Regulation 17 organized at Collège de Lévis.²⁵

Although Alphonse Desjardins did not help to found any other caisses in Ontario, five more were established in the province prior to his death.²⁶ Very little information is available, but most bore Father Philibert Grondin’s imprint. A professor at Collège de Lévis, Father Grondin was Alphonse Desjardins’s most active collaborator and the author of *Le Catechisme*

des caisses populaires. Two caisses populaires were established in Ottawa at the end of 1916 and the following summer: Sacré-Cœur d’Ottawa and Notre-Dame de Lourdes d’Ottawa. In November 1917, Father Grondin founded Caisse populaire du Sacré-Cœur de Toronto. One of Alphonse Desjardins’s brothers, Louis-Georges, passing through town, testified to its existence in one of his books.²⁷

Father Grondin later reconnected with his former Collège de Lévis colleague, Father Joseph Hallé, who had also helped write the *Catechisme*.²⁸ He had just been named apostolic prefect of Northern Ontario in April 1919, a temporary title he held before being promoted to Bishop of Hearst the following year.²⁹ In November, both of them helped found Caisse populaire de Hearst. That same year, a caisse was founded in the parish of la Nativité de Moonbeam, and Father Hallé was named patron, an honorary title that was a testament to his support for the project.

There is little information to track the Ontario caisses’ development in Alphonse Desjardins’s time. Caisse populaire Sainte-Anne d’Ottawa, the oldest to have survived, would be considered the cooperative movement’s first foothold in Ontario. It had assets of \$3,500 and over \$1,500 in loans, barely five months after it was founded.³⁰ Caisse populaire Saint-Jean-Baptiste d’Ottawa had assets of \$31,000 in 1918 and it had already set up school caisses, just like the one in Notre-Dame d’Ottawa.³¹

Most of them were short-lived. Similarly, nearly 50 Quebec caisses closed their doors before Alphonse Desjardins died in 1920. It is impossible to identify the exact cause of these closures. Sometimes, the caisse’s success rested on one person’s shoulders, and when that person left, the caisse simply closed. In some places, operations were disrupted because “the caisse was not doing enough business,” which was the case for many caisses “in small, economically underdeveloped parishes [...] where there were virtually no savings or credit needs.”³² For example, the seven caisses founded by Alphonse Desjardins in October 1911 in settlement centres in Temiscamingue, Quebec have all disappeared without a trace, with one exception. The environment and results were similar in Northern Ontario. It is difficult to determine when the various Ontario caisses ceased operations, but it was probably a few months or maybe years after they were founded.

The future was far from certain after the founder died. Others took over to continue to lay the foundations of the movement. The three caisses populaires in Ottawa carried on Alphonse Desjardins’s work in Ontario and would play an important role when the movement took off. While Alphonse Desjardins was mainly responsible for the first wave of new



Father Joseph Hallé, a professor at Collège de Lévis, supported Alphonse Desjardins in his cause. Appointed apostolic prefect of Northern Ontario in April 1919, and later Bishop of Hearst, he helped found two caisses populaires in his diocese.

caisses, Franco-Ontarian institutions founded in the following years would contribute greatly to the second wave in the early 1940s: the Ordre de Jacques-Cartier, the Union catholique des cultivateurs franco-ontariens and the University of Ottawa Social Centre. Furthermore, the legal issue was settled with the adoption of legislation on savings and credit cooperatives.

LIST OF CAISSES POPULAIRES FOUNDED IN ONTARIO IN ALPHONSE DESJARDINS'S TIME

NAME OF CAISSE POPULAIRE	LOCATION	DATE FOUNDED
Sainte-Famille d'Ottawa	Ottawa	May 21, 1910
Saint-François d'Assise	Ottawa	January 29, 1911
Sainte-Anne d'Ottawa+	Ottawa	March 31, 1912
Rockland	Rockland	December 9, 1912
Saint-Jean-Baptiste d'Ottawa+	Ottawa	February 9, 1913
Saint-Viateur de South Indian	Limoges	April 6, 1913
Notre-Dame d'Ottawa+	Ottawa	April 27, 1913
Saint-Joseph de Chelmsford	Chelmsford	October 12, 1913
Saint-Romain de Blezard Valley	Sudbury	October 14, 1913
Saint-Jacques de Hanmer	Hanmer	October 16, 1913
Sainte-Anne des Pins	Sudbury	October 19, 1913
Sainte-Famille de Blind River	Blind River	October 21, 1913
Saint-Ignace de Steelton	Sault Ste. Marie	October 26, 1913
Saint-David de Noëlville	French River	October 30, 1913
Saint-Jean-Baptiste de Verner	Verner	November 2, 1913
Saint-Thomas de Warren	Warren	November 4, 1913
Saint-Charles	St-Charles	November 6, 1913
Sacré-Cœur de Jésus de Sturgeon Falls	Sturgeon Falls	November 9, 1913
Sacré-Cœur d'Ottawa*	Ottawa	December 7, 1916
Notre-Dame de Lourdes d'Ottawa (Eastview)*	Ottawa	July 15, 1917
Sacré-Cœur de Toronto*	Toronto	November 18, 1917
Hearst*	Hearst	November 15, 1919
Nativité de Moonbeam*	Moonbeam	1919

+ Unlike the others, these caisses have survived.

*These caisses were founded by Alphonse Desjardins's collaborators, without his participation.

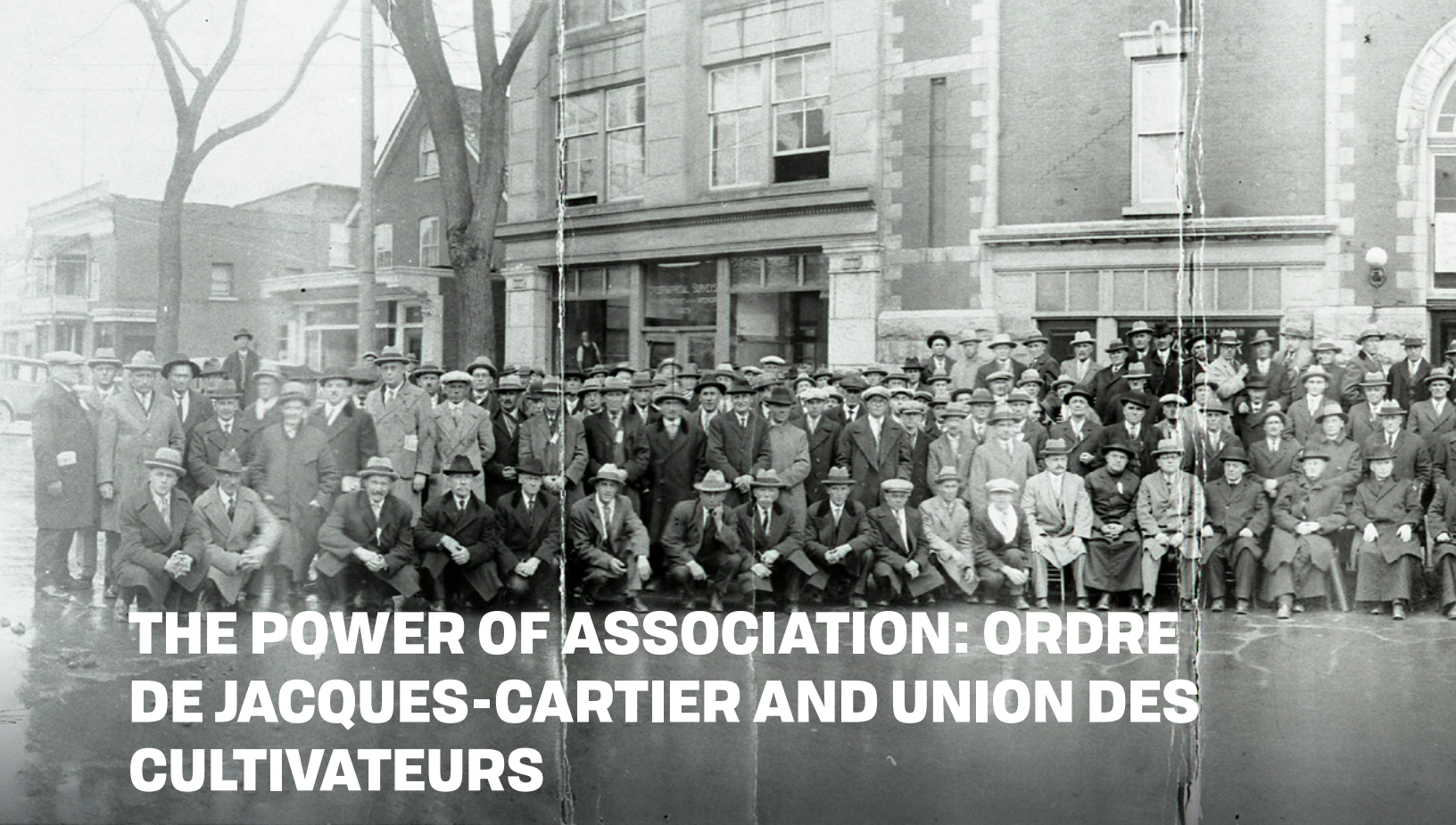
THE LONG ROAD TO LEGISLATION

In the early years, not having legislation had hindered Alphonse Desjardins's work in Ontario. Faced with this legal void, he had to rely on the "voluntary plan,"³³ as he explained it to an American correspondent. Caisses were not legal entities. That meant financial responsibility rested on the shoulders of the manager who had to carry out transactions in his name.³⁴ This way of working involved considerable risk for individuals and was not conducive to the caisses' growth.

In the fall of 1919, the United Farmers of Ontario (UFO) took power at Queen's Park, briefly breaking the traditional alternation between Liberals and Conservatives. The party's election was presented as a rural reaction to the changes brought about by industrialization and urbanization in the province.³⁵ In 1911, the cities' population reached 1.3 million, for the first time surpassing the rural population. The government was very sympathetic to the plight of farmers and quickly formed a rural credit committee. Their report, tabled in November 1920, praised the model devised by Alphonse Desjardins. After an overview of rural credit in Europe and the United States, its authors stated, "In the whole history of mutual savings and co-operative credit movements there is no country where these have attained a higher degree of perfection than in our sister Province of Quebec, as outlined in a brief account of the operations of 'The Co-operative People's Bank,' by a Canadian, M. Alphonse Desjardins, who is correctly termed 'The founder of co-operative banking on the American continent.'"³⁶

The committee's interest in the caisses may well have been a factor in the credit union legislation the UFO Government passed: the *Cooperative Credit Societies Act* in 1922. Largely inspired by the statutes and regulations of the Desjardins caisses populaires, the Act gave them legal existence in Ontario, making it the first Canadian province, after Quebec, to legislate on the subject.³⁷ However, the celebrations were short-lived for Alphonse Desjardins's successors. There was not enough time to receive the Lieutenant Governor's assent needed for the legislation to come into force. With the election of the Conservatives a few months later, it was simply shelved, making it as meaningless as if it had never been passed.

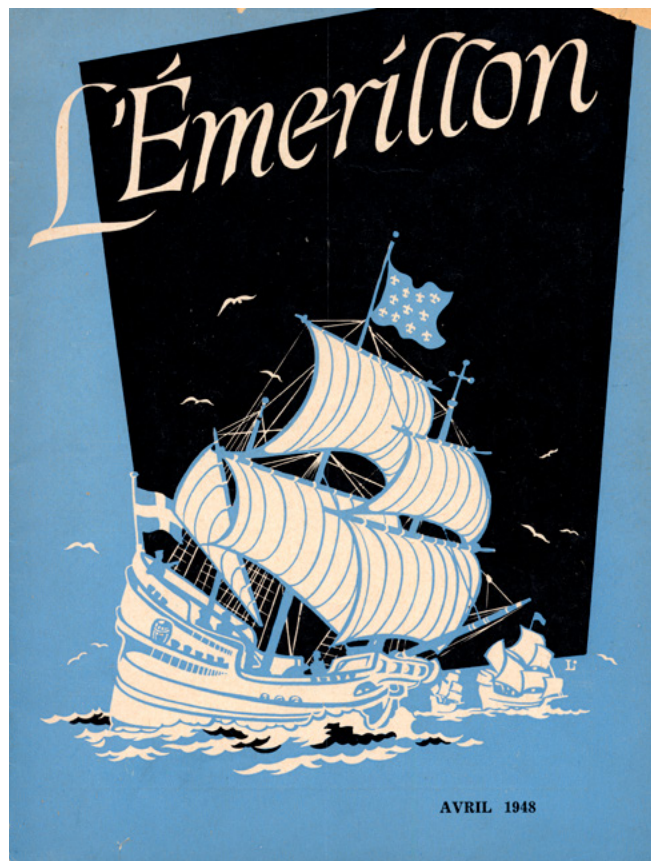
During the election, held in the summer of 1923, Aurélien Bélanger was elected as the Liberal Member of Parliament for Russell County. This "pioneer in the fight for French in Ontario"³⁸ came from an educational background and was a regular collaborator of Father Charlebois at ACFÉO. During his tenure in the Legislative Assembly, Aurélien Bélanger was best known for making two lengthy speeches against Regulation 17, which contributed to the creation of the Scott-Merchant-Côté Commission and the resolution of the crisis. He also lobbied Premier Ferguson on the *Cooperative Credit Societies Act*. The Act finally received the Lieutenant Governor's assent in 1928, six years after it was passed. The legal issue was finally resolved, but this did not immediately lead to a surge of caisses. The foundations on which the movement would be built in a few years were strengthened by this law, but also by new associations.



THE POWER OF ASSOCIATION: ORDRE DE JACQUES-CARTIER AND UNION DES CULTIVATEURS

For Alphonse Desjardins, cooperation provided access to a commonly-used weapon in the capitalist system: association. Just as a publicly-traded company is an association of capital, a cooperative is an association of people. Similarly, French Canadians responded to Freemasonry and the Orange Lodges by founding their own secret society, the *Commandeurs de l'Ordre de Jacques-Cartier* (COJC). The idea was directly related to the linguistic and educational struggles that francophones in Ontario had fought in previous years. The Order defined itself as "an association of a national character which aims to form a militant elite, to discreetly achieve the common spiritual and temporal good of French-speaking Catholics."³⁹ In short, it was about promoting the interests of French Canadians.

The project initially came from federal civil servants, but from the first meeting held in the fall of 1926 in Ottawa's Saint-Charles Church, it brought together men from other walks of life, including religious leaders. The Order had many connections to clergy and a few "chaplains of honour," including Father Charles Charlebois and the Bishop of Hearst, Joseph Hallé. Letters patent were issued in 1927, which was enough to show its character, more discreet than secret. Commonly known as "La Patente," the Order was headed nationally by chancellors. Local commanderies were established, first in Ontario and then in other parts of the country. The COJC's tactic was to "infiltrate existing associations" to "recruit members or bring in members to promote its directives."⁴⁰



L'Émerillon, the *Commandeurs de l'Ordre de Jacques-Cartier*'s periodical, disseminated the organization's directives, including the one encouraging the development of the *caisses populaires* (Credit: Ordre de Jacques Cartier, University of Ottawa, CRCCF, Collection de périodiques du CRCCF [PER80V17N4].).



Attendees of the April 1929 congress at the Monument National in Ottawa that led to the founding of the Union catholique des cultivateurs franco-ontariens. This organization would contribute significantly to the growth of the caisses starting in the 1940s (Credit: University of Ottawa, CRCCF, Fonds Union des cultivateurs franco-ontariens (C30-Ph124-67).)

Beginning in 1930, congresses were held every three years to take stock of achievements and define future directions. Since one of the Order's goals was to promote economic cooperation among French Canadians, it took an interest in cooperative enterprises. At the 1936 congress, participants expressed that they wanted to look at the *caisse* issue more closely before their next meeting. Three years later, these savings and credit cooperatives dominated congress participants' discussions.⁴¹ The COJC's directive to them would result very concretely in many new *caisses* in Ontario (as we will see in the next chapter), as well as in Quebec and New Brunswick. Because of the very nature of the Order, it is impossible to give an even approximate number.⁴²

In 1929, two years after the Order was officially founded, another institution destined to play an important role in the development of the *caisses* was created: the Union catholique des cultivateurs franco-ontariens (UCCFO). The initiative came from the ACFÉO, which was concerned about the "rural exodus and the precarious agricultural situation."⁴³ The Union's

objective was to bring together French-speaking Catholic farmers to defend their rights and interests, as well as to educate them, especially about cooperation.

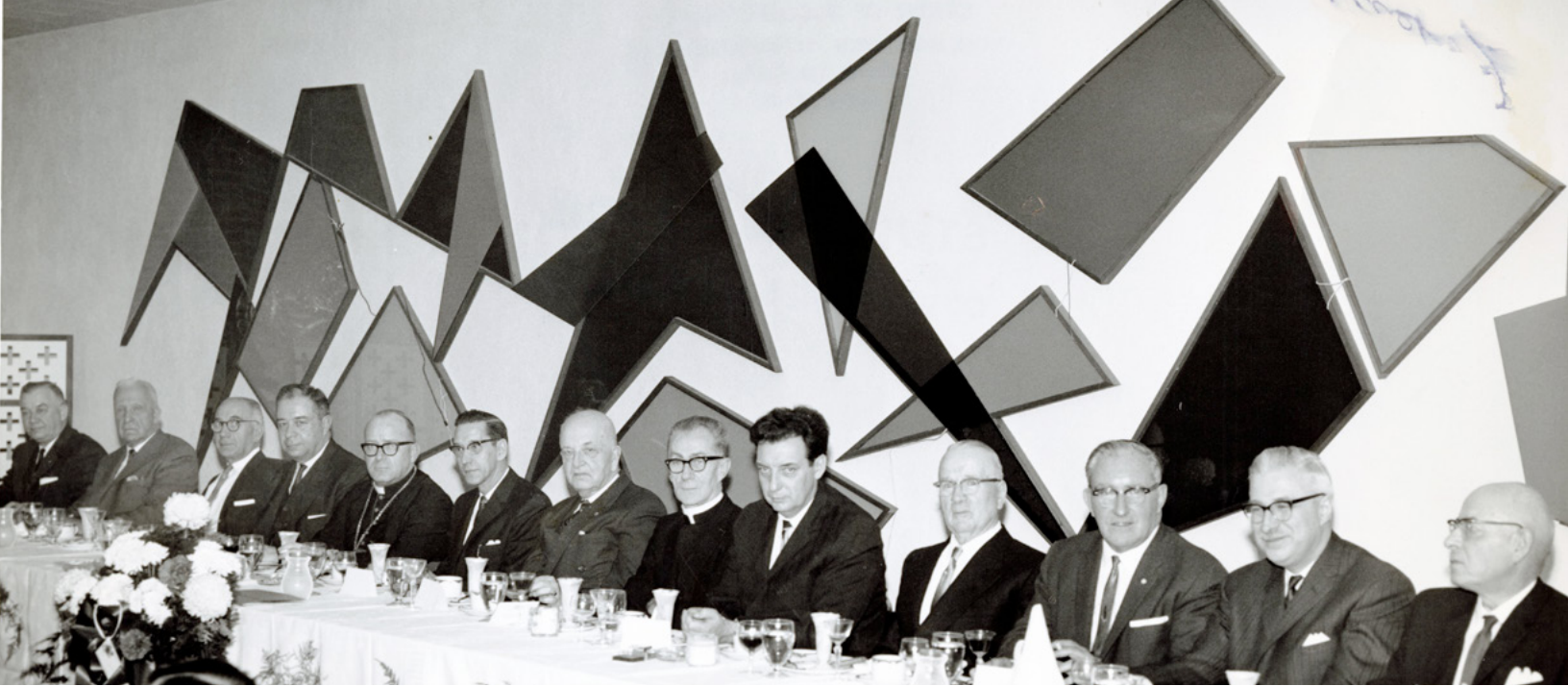
To do that, it set up study circles, where a dozen people would meet, usually weekly, to learn about and discuss a cooperative project. Far from a lecture, the study circles encouraged participants to speak up, which prepared them for the debates of associative life.⁴⁴ By 1935, there were more than 30 active study circles in Eastern Ontario and later in Nipissing-Sudbury and Cochrane-Temiskaming. The UCCFO study circles promoted the establishment of many agricultural cooperatives, along with *caisses populaires*, "created to finance either the founding or the development of agricultural cooperatives."⁴⁵ Together with the ACFÉO, the Union des cultivateurs gave a speech advocating a return to the land to face the Great Depression of the 1930s. These difficult economic conditions would also play a role in the growth of Ontario cooperatives.

CATHOLIC SOCIAL ACTION: A DEFENCE AGAINST COMMUNISM, A CURE FOR CAPITALISM

The end of the 1920s was marked by the stock market crash and the beginning of the Great Depression. The crisis, initially seen as temporary, would deepen and last many years. In its worst year, 1933, there were 500,000 Ontarians unemployed, out of a total population of 3.5 million, while the province's annual per capita income fell by 44 percent compared to five years earlier.⁴⁶ The national unemployment rate was 26%. It was a time of questioning; the economic crisis was revealing the disastrous consequences of capitalism's excesses. Governmental and religious authorities, as well as the Ordre de Jacques-Cartier and the ACFÉO, began to fear the rise of communism.⁴⁷ While communist parties were being formed in Canada, they did not attract much support. The "Red Scare" was greatly exaggerated and used mainly as an excuse to attack the unions, as with the 1937 General Motors strike in Oshawa.⁴⁸

The churches' response to communism was reflected in Catholic social doctrine. In 1891, Pope Leo XIII had published an encyclical on the condition of workers, entitled *Rerum Novarum*, which condemned both the abuses of the Industrial Revolution and the solutions offered by socialism. He thus laid the foundations for Catholic social action, a movement that Alphonse Desjardins willingly had the caisses join. Forty years later, as its title *Quadragesimo Anno* indicates, a new encyclical was written by Pope Pius XI to update the Church's social doctrine because of the Great Depression. It inspired a widespread movement of social and economic reform that sought tools to emerge from the crisis and build a better future.

Cooperation appeared to be a third way, between the "invading statism of socialism" and the "individualism of capitalism,"⁴⁹ wrote Father Gustave Sauvé, a leading figure in the Franco-Ontarian Catholic social action movement. He had been active since the early 1930s and written a few texts on communism that circulated within the Ordre de Jacques-Cartier, of which he was a member. He was the last clergyman to assume the ACFÉO leadership, serving from 1944 until his death in 1961.⁵⁰ After organizing a first social studies circle at the University of Ottawa, he officially founded the Social Centre at the beginning of the following decade. The Centre offered adult education on the Catholic action movement through lectures and brochures to help people take action. Correspondence courses were offered on cooperation and caisses populaires, whose influence extended beyond the province.⁵¹ These courses provided a forum for discussion in study circles and were attended by many caisse founders.



Head table for the 50th anniversary of the founding of Caisse populaire Notre-Dame d'Ottawa. We can see (fourth from right) Louis-J. Billy, the caisse's manager from its creation until 1954. Also in attendance was Cyrille Vaillancourt, the Fédération du Québec's general manager.

THE STAGE IS SET

In 1939, the outbreak of World War II gave a significant boost to the economy, marking the end of the Great Depression. Three caisses populaires founded in Ontario during Alphonse Desjardins's time managed to weather the storm. Caisse populaire Notre-Dame d'Ottawa had over 1,000 members and \$400,000 in assets at the end of the 1930s. Caisse populaire de Saint-Jean-Baptiste d'Ottawa was a little more modest, with over 400 members and assets of \$115,000. Limited information is available on Caisse populaire Sainte-Anne d'Ottawa, but we know that it had assets of close to \$400,000 at the end of 1942.⁵²

Nearly thirty years after Alphonse Desjardins founded the first caisse populaire in Ontario, everything was in place to truly launch the movement. There was legislation in force to govern these institutions. Two Franco-Ontarian organizations—the Commandeurs de l'Ordre de Jacques-Cartier and the Union catholique des cultivateurs franco-ontariens, along with the Catholic social action movement—were actively working to spread the movement. In 1940, the stage was set. The Franco-Ontarian caisses populaires would proliferate within a short period of time.

BUILDING MOMENTUM

1940–1970

The caisse populaire movement took off in Ontario between 1940 and 1970. Not only were caisses founded in each region where there was a large Franco-Ontarian population, but they were consolidated within federative organizations and experienced overall strong growth thanks to favourable economic conditions. They were already beginning to diversify the services they offered members, in addition to contributing to their financial education.



Members of the Comité provisoire des coopérateurs de langue française de l'Ontario, who were working to set up a Franco-Ontarian cooperation council, in front of Caisse populaire de Welland's offices on May 7, 1950. Front row: René Brossard, Ernest Beaudry, Father Antonin Toupin and Ernest Denis. Second row: Émile Laplante, Florent Lalonde, L.-P. Pinsonneault and Omer Legault (Credit: Le Droit. University of Ottawa, CRCCF, Fonds Le Droit (C71-Ph92-6/1)).

THE SECOND CAISSE WAVE: THE ASSOCIATIVE NETWORK IN ACTION

"It seems to me that the time is right to establish a large number of caisses populaires. There should be caisses in all our parishes," wrote Paul Leduc, former Ontario Minister of Mines, during Mutuality Week in Ottawa in 1943. He cited as examples the city's three caisses populaires that were "very strong and vibrant and have provided, and continue to provide, valuable services to our community."¹ When he wrote this, new caisses were already sprouting up, and there would soon be a wave of unprecedented growth throughout the province.

In 1940, more than 20 years had passed since the last caisses were founded in Ontario. That year, the movement resumed exactly where it had left off—in the North—with three new caisses being founded: in Kapuskasing, Moonbeam and Timmins. For Father Anicet Morin, one of the founders in Timmins, establishing the caisse was directly connected to the

fight against communism. It was a way of countering the party's influence, which had succeeded in electing three municipal councillors and had set up a consumer cooperative for workers. The caisse was seen as the first in a string of institutions to be established in Timmins, as study circles were also being organized for agricultural and consumer cooperatives. Efforts were coordinated by the Association d'orientation populaire, whose director, Ernest Denis, played a major role in the province-wide cooperative movement until his death in 1955. He helped establish several caisses populaires, the Conseil ontarien d'orientation populaire and the Conseil canadien de la coopération.²

In 1941, only one new caisse was established, in Ottawa's Saint-Charles parish, where the Ordre de Jacques-Cartier had been created some 15 years earlier. Set up by the local commandery's economic action committee, it was headed by Edgard Tissot, who was none other than the COJC's general secretary. Caisse populaire Notre-Dame d'Ottawa's founding manager, Louis-J. Billy, had helped start this new cooperative and later, several others.³ The following year, six new caisses opened, mostly in the United Counties of Prescott and Russell (Wendover, St. Bernardin, Limoges and St. Pascal Baylon), but also in Earlton and Lafontaine. In 1943, six new ones were added: four in Ottawa and two near North Bay. In four years, 15 caisses populaires were founded in a territory stretching from Kapuskasing to Clarence Creek, but the biggest growth spurt was still to come.

THE CREDIT UNIONS ACT, 1953

Memorandum of Association

made in duplicate and entered into this thirtieth day of June, 1968

1. WE, the subscribers hereto, do hereby severally covenant and agree each with the others to become incorporated under The Credit Unions Act, 1953, as a credit union under the name of La Caisse Populaire Immaculée-Conception de St. Catharines Limitée Limited having the object and purpose contained in section 4 of the Act.



2. THE SUBSCRIBERS HERETO apply to the Provincial Secretary for a certificate of incorporation.

Signatures of Two Witnesses	Signature of Subscriber	Seals	Occupation and Address
<i>Bernard Baubron</i>	<i>Jean Groleau</i>	●	<i>Electrician</i>
<i>Stephane Laroche</i>	Jean Groleau		<i>31 Melrose Dr St. Catharines</i>
<i>Bernard Baubron</i>	<i>Larry Larochelle</i>	●	<i>Insurance Agent</i>
<i>Stephane Laroche</i>	Larry Larochelle		<i>1 York St. St. Catharines</i>

(NOTE: 1. It is necessary to have two witnesses, other than subscribers, for each signature.
2. Type or print subscriber's name in full, no initials, beneath each signature.)

Address Correspondence to: Mr. Jean Y. Lalonde
(Name)
644 Vine St., St Catharines, Ont.
(Address)

EM-09-2025

Province of Ontario

By the Honourable
ROBERT WELCH,

Provincial Secretary

To all to whom these Presents shall Come
Greeting

Whereas an application for incorporation under the provisions of The Credit Unions Act, 1953 has been made to the Provincial Secretary by a Memorandum of Association in the prescribed form signed by the persons hereinafter named;

And Whereas these persons have complied with the conditions precedent to the issuing of the desired Certificate of Incorporation;

Now Therefore under the authority of that Act I issue this Certificate of Incorporation constituting the following persons:

The founding members of an Ontario caisse had to first send a Memorandum of Association to the appropriate ministry: the Ministry of Agriculture in the early years, and later the Ministry of Finance, which would issue the charter of incorporation.

Growth reached its peak in 1944 and 1945, with a total of 31 new caisses. All regions with a francophone population now had a caisse. In the Southwest, the new Caisse populaire de Pointe-aux-Roches was a real breakthrough. In contrast, in the Sudbury area, early players who had worked alongside Alphonse Desjardins in 1913 resumed service. In Chelmsford, Father Stéphane Côté once again agreed to head the caisse when it re-established in his parish. And Father Oscar Racette, who had headed the Saint-Romain de Blezard Valley caisse at the time, was one of the people who revived a caisse in Verner in May 1945.

Through the support of the entire French-Canadian associative network, the number of caisses populaires began to grow. The influence of the ACFÉO, the COJCs, the UCCFO or the University of Ottawa Social Centre, where the same people were often found, could be felt everywhere. The Social Centre's correspondence courses were taken by many of the founders,

including those at Caisse populaire de Welland in 1946.⁴ One of those founders was Florent Lalonde, who was very active in the following years, helping to set up most of the surrounding caisses. As a COJC member, he was acquainted with Ernest Denis, Anicet Morin and Laurent Bélanger in Timmins, where he had previously worked as a teacher. In Sudbury, key ACFÉO players, who also held or would hold important positions in the Order's local commanderies, were some of the region's caisse founders. They included Alphonse Charrette at Caisse populaire de Sainte-Anne de Sudbury, as well as Gérard Bidal and Fernand Charrette at Caisse populaire de Hanmer.⁵ UCCFO was particularly active in Eastern Ontario. Its agricultural circles were responsible for founding many caisses, including the one in Sarsfield.⁶ Two years later, its first manager, Jean-Noël Dessaint, became UCCFO's president, another very concrete example of the close relationship these organizations enjoyed.



As a founding member of Caisse populaire de Welland, Florent Lalonde (second from the right) helped set up most of the caisses in the Niagara region. Roger Frenette, General Manager of Caisse populaire de Welland (far right), an Acadian, would go on to have a long career with the Ontario caisses. They are shown here on Caisse de Welland's 20th anniversary.

Francophones from Quebec and New Brunswick who had moved to the province also helped establish the caisses and contributed to their growth, as they were already familiar with how they operated and understood their value. In Welland, they were the first ones to join the cooperative.⁷ Roger Frenette, an Acadian who had recently arrived in Southwestern Ontario, became the caisse's assistant manager and would have a long career in the movement. In Toronto, Caisse populaire Lamarche was established by a local committee of the Société mutuelle acadienne L'Assomption.⁸

In all, more than 60 caisses populaires were established in the 1940s, almost half of them in 1944 and 1945 alone. That number stabilized with a little less than 20 caisses per decade until the early 1970s when the last four caisses were established. These figures for the province as a whole, however, obscure the pace of growth in each region.

In the Cochrane and Temiskaming areas, about 20 caisses were established in the 1940s alone, while in Sudbury and Nipissing nearly half of the 30 or so caisses were established after 1950. These two Northern regions had something in common, though: a few closures as well as mergers beginning in the late 1950s. In urban areas, caisses were established a little later. Although five caisses opened in the first half of the 1940s in Ottawa, it was not until the 1960s that there was another wave of six new caisses. In the Southwest, including Toronto, most of the 11 caisses were founded in the late 1950s and early 1960s. In the Eastern part of the province, most caisses opened in 1942, 1944 and 1953, years in which three caisses appeared one after the other. The Saint-Jean-Bosco de Cornwall, la Nativité de Cornwall and Alexandria caisses, for example, received

their charters of incorporation on the same day: June 30, 1953. The last caisses, founded in the early 1970s, were concentrated in this region. In all, about 100 caisses were established in Ontario in this second wave, which lasted from 1940 to 1974.



Less than a year after they were founded, both caisses were poised for a "bright future," according to Cornwall's weekly paper, L'Étoile.



Caisse populaire de Welland offices open on Empire Street in 1949.

TOGETHER, BUT SEPARATE

Francophone caisses populaires weren't the only ones to flourish in Ontario during this period. Beginning in the second half of the 1930s, the American credit union model expanded rapidly among anglophones.⁹ It also tied in with the work of Alphonse Desjardins, who had founded the first credit union in the United States and helped draft credit union legislation in a few states. The main difference between credit unions and caisses populaires was the "common bond" between members. Caisses were generally organized on a territorial basis. At the time, this was most often a Catholic parish. Credit unions, on the other hand, served people with a different kind of community of interest. In most cases, it was based on a common professional affiliation, such as federal civil servants in the Civil Service Savings and Loan Society.

The rise of credit unions led to the passage of new legislation that replaced the 1922 legislation: the *Credit Unions Act, 1940*. While the first Act was strongly inspired by the caisses populaires, this one was influenced by the American model.¹⁰ Nonetheless, it was a step forward because it "significantly expands the scope of the legal recognition and powers of the caisses populaires by clarifying the rules that govern them,"¹¹ which undoubtedly contributed to their rapid growth in the years to come. The legislation introduced the notion of federation, which was a significant new concept for the future of the movement. Savings and credit cooperatives could now join together within federative bodies. This was another important distinction between the history of caisses populaires and that of credit unions. While caisses had become part of increasingly integrated networks, as we will see further on, credit unions have generally remained independent institutions, with federative organizations playing a limited role. In the 1940s, however, the idea of unifying the two models within a single organization in Ontario was being considered.

In the fall of 1943, four Ottawa caisses populaires sought the right to form a federation. An article in *Revue Desjardins*, published by the Fédération de Québec des unions régionales des Caisses populaires Desjardins, announced that the three oldest caisses populaires—Notre-Dame, Saint-Jean-Baptiste and Sainte-Anne, as well as Caisse populaire Saint-Charles—had formed the Union régionale d’Ottawa.¹² Its founders said that French-Canadian caisses throughout the province could join. The Union was not incorporated immediately, however, perhaps because of negotiations with the Ontario Credit Union League (OCUL).

The League’s interest was piqued by the number of caisses populaires in operation, as well as the long experience and substantial assets some of them had. In March 1944, it formed a committee to discuss their affiliation with representatives of the Notre-Dame and Sainte-Anne caisses populaires. OCUL was considering abandoning the American federative model—a provincial organization with chapters that had no legal existence—in favour of the Quebec model with its incorporated regional unions and membership in a provincial federation. The size of the territory to be covered was one of the reasons given.¹³ This proposal was submitted to the caisses populaires that belonged to the Union and was accepted, subject to assurances regarding the use of the French language.¹⁴ Not everyone agreed the caisses should be affiliated with an anglophone provincial organization, though, and some caisses were outright opposed to it. However, it was part of a more general plan to transform the OCUL, but that plan was rejected by a very close vote of credit union delegates at the League’s annual meeting in London in April 1945.¹⁵

Alliance with the credit unions was set aside. Caisses that had begun to set up the Union régionale d’Ottawa made the project a reality with the incorporation of the Fédération des caisses populaires Ottawa et districts in January 1946. Despite the new name, which offered the opportunity to consolidate caisses populaires throughout the province,¹⁶ this was the new version of the Union régionale, since many of the same people were on the board of directors, including Louis-J. Billy as chair and René McNicoll as manager.

According to the *Credit Unions Act, 1940*, the purpose of a federation is to ensure the protection and advancement of its member cooperatives.¹⁷ It was with this in mind that the new federation set up an inspection and audit service to ensure local caisses were properly managed. As we will see further on, this support was all the more relevant since it was necessary to gain members’ trust, despite the inevitable difficulties that some caisses were experiencing. Another main role of the Fédération was liquidity management. Some caisses were looking to invest a certain

amount of money, while others lacked the funds to meet member demand for loans. The Centrale d’Ottawa, nicknamed the “caisse of caisses,” was established by the Fédération in 1947 to meet this need.

From the outset, the Fédération d’Ottawa wanted to consolidate all Franco-Ontarian caisses. In the North, leaders wanted to avoid centralization and set up their own federative bodies. In 1947, eleven caisses populaires joined to form Caisse régionale de Cochrane-Temiskaming, under the impetus of cooperation promoters in Timmins: Laurent Bélanger, Ernest Denis, Omer Legault and Father Morin. Five years later, with the help of Omer Legault, Caisse régionale de Nipissing-Sudbury was opened. At its inception, it included a dozen or so caisses populaires.

However, it became quickly apparent that the two regional caisses and the Fédération would benefit from closer collaboration. One of the reasons cited was that some caisses populaires might become affiliated with the Ontario Credit Union League.¹⁸ Since the late 1950s, the Ordre de Jacques-Cartier had been working behind the scenes to foster closer ties between the three organizations. The goal was to see all the caisses populaires join a single federation. Louis A. Reardon’s 1959 appointment as head of the secretariat and inspection for the Fédération was a step toward that goal, as Reardon was well known and popular throughout the regions. Discussions continued, but a few years would pass before the Franco-Ontarian caisses populaires came together within a single organization.



Attempted theft at Caisse populaire Notre-Dame de Lourdes d’Eastview in September 1950.

LOCAL CAISSES POPULAIRES: MODEST BEGINNINGS

By the 1940s, the oldest caisses in Ottawa had already become sizeable enterprises. Caisse populaire Notre-Dame stood out by becoming the very first to reach \$1 million in assets in 1945. It was one of the largest savings and credit cooperatives in the province.¹⁹ Meanwhile, most caisses had been recently founded, starting from modest beginnings.

Some caisses started in church basements, like the one in Azilda. The length of stay in these makeshift premises varied from place to place: two or three years for Caisse populaire de Welland, while Caisse populaire

de Cornwall stayed in the parish hall for about 10 years. Caisse populaire d'Alfred, on the other hand, enjoyed the hospitality of the agricultural cooperative for at least 15 years. In many cases, the manager first set up the caisse populaire in his home, with his wife playing a leading role, like Alphonse and Dorimène Desjardins at the turn of the century. Caisse populaire de Pointe-aux-Roches was headquartered in the home of Gérard and Marie-Mae Chevalier, who ran the cooperative together. That scenario also played out at Caisse populaire Saint-Jean-Baptiste de Tecumseh where Montfort and Lucille Emery welcomed members in their living room.²⁰



Montfort and Lucille Emery welcomed members of Caisse populaire Saint-Jean-Baptiste de Tecumseh in their living room until an annex was built on their home in the late 1960s.



Mr. and Mrs. Trépanier in front of Caisse populaire de Cyrville in 1956.

These modest beginnings could also be seen in the people who were responsible for the institutions. For many of them, the *caisse populaire* was a veritable “people’s university.” In the course of their work, they “were introduced to administration [...], learned how to read finance statements and how to assess loans and investments.” This information could then help them “in their vocation, their profession or their trade and be used to benefit the community.”²¹ The vast majority of managers and directors did not have a financial background or a high level of education, but they had the trust of their fellow citizens. The professional occupations of Timmins’s main cooperative figures are revealing: Ernest Denis was a school janitor, Omer Legault a miner and Laurent Bélanger an employee at his father’s grocery store.²² Nevertheless, they played a major role in the *caisses*’ growth. Florian Dalcourt of Caisse populaire de Port Colborne had an exceptional career in this regard. After turning down repeated requests to run the *caisse* due to his lack of education, he was appointed general manager against his wishes in 1956. To do his job, this shoemaker enrolled in a correspondence course and earned a bachelor’s degree in commerce a few years later.²³

These were the conditions under which the *caisses* had to gain their members’ trust. “It was very difficult in the beginning,” recalled Jean-Noël Dessaint of Caisse populaire de Sarsfield. “People were afraid to deposit

their money at the *caisse*, especially since they didn’t have very much. There was a lot of education to be done.”²⁴ In some cases, as in Verner, the closure of the first *caisse* founded in the 1910s had left a bitter memory.²⁵ Also, the new *caisses* were not exempt from challenges. In 1957, Caisse populaire Saint-Charles d’Ottawa posted a deficit and its assets began to decline. However, with the Fédération’s support and financial assistance, it was able to recover in the years that followed.²⁶ This example shows how important it is for *caisses* within federative organizations to show solidarity with one another.

A year earlier, Caisse populaire L’Assomption in Kirkland Lake had followed a different trajectory. Despite the mobilization of business people and the creation of an assistance fund, it went bankrupt. The impact was felt within the province and caused a wave of distrust.²⁷ This was the only closure that resulted in losses for members, but it wasn’t the only *caisse* that disappeared. Before 1970, of the 100 or so *caisses populaires* that had been founded, there were about five liquidations and as many mergers. This was rather uncommon at the time, since the *caisses* took advantage of economic and demographic conditions favourable to their growth during this period.



Caisse populaire de Sainte-Anne de Sudbury's new offices officially opened in 1958.

GROWTH AND DIVERSIFICATION

The momentum in the Canadian economy that began with the Second World War (1939–1945) continued over the next three decades. This almost uninterrupted prosperity led to a significantly higher standard of living. By 1970, 43% of homes in Ontario had been built since the end of the war 25 years earlier.²⁸ This figure illustrated another characteristic of that period: the baby boom, which was contributing to a considerable increase in the province's population. Between 1941 and 1971, the population grew from 3.8 million to 7.7 million. The francophone population grew at a similar rate, from approximately 370,000 to 735,000, to make up nearly 10% of Ontario's population.²⁹

This population growth was reflected in caisse membership figures. In 1951, those that would become part of Caisse régionale de Nipissing-Sudbury had a little over 2,000 members. Ten years later, that number had almost tripled. By the end of the 1960s, nearly 14,000 people were members. For the Fédération d'Ottawa, the average annual growth rate in membership was close to 10% during the 1960s. The number of members rose from 37,000 to 93,000.

Assets grew at a similar, even higher rate. At Caisse régionale de Nipissing-Sudbury, assets increased from \$3 million to \$13 million during the 1960s. During this period, the average annual growth rate of assets exceeded 15% for the caisses affiliated with the Fédération d'Ottawa. Their cumulative assets had grown to \$100 million. In 1963, Caisse populaire Notre-Dame alone posted more than \$7 million in assets and remained the largest in the province. Several caisses had also reached the \$1 million asset mark, including Caisse Saint-Jean-de-Brébeuf in Sudbury in 1961 and the Welland caisse the following year.

Building a head office was a very concrete symbol of the caisses' growth. The building "exemplified [...] the financial success of the caisse populaire and signified its place among the community's economic forces."³⁰ In 1956, Caisse populaire Notre-Dame d'Ottawa officially opened in a modern building that was "the pride of Lower Town."³¹ Two years later, it was Caisse populaire de Sainte-Anne de Sudbury's turn. Caisse populaire de Pointe-aux-Roches moved from the Chevaliers' home to the old Société Saint-Jean-Baptiste building in 1960. Throughout this decade, caisses across the province moved into true head offices, which they owned.



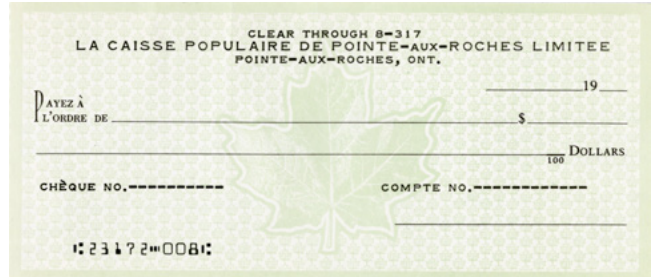
These buildings were accommodating more and more employees. Managers, who had previously worked alone, now had a team, the makeup of which varied according to the caisse's size and growth rate. In 1959, two employees joined the manager at Caisse populaire Saint-Charles d'Ottawa: a teller and a secretary. By 1964, there were about 10 employees at Caisse populaire Notre-Dame d'Ottawa, while the Tecumseh caisse hired its first employee five years later. Starting in the mid-1950s, many women were working in caisses across the province. However, they were poorly represented in decision-making roles, with the exception of two women who were appointed managers in 1965: Françoise Gervais at Caisse populaire de Field and Georgette Éthier at the Iroquois Falls caisse.³² In a few (rather rare) cases, women were elected to caisse decision-making bodies. More women were being encouraged to participate, but it would take a while for that to happen.



Beginning in the mid-1950s, there were more employees than ever before. Many women worked in the caisses throughout the province, as seen in this Caisse populaire de Sainte-Anne de Sudbury photo.

This growth was also reflected in the new services the caisses were offering. Since the turn of the century, members had only been able to purchase qualifying shares, make deposits and withdrawals in a savings account and take out loans. Cheques were becoming an increasingly common payment method at the time. A few caisses began offering them

in the 1950s, including those in Welland and Pointe-aux-Roches. By the end of the next decade, cheques were available in more than 50 caisses, a proportionally much higher number than in credit unions.³³ Members could also pay certain bills at the caisse (like taxes, electricity, gas and telephone) or put documents and valuables in safe-deposit boxes housed in modern head offices.



Beginning in the late 1950s, members of some of the caisses had access to cheque services.

Services were first significantly diversified through Desjardins Life Insurance. Founded in Lévis in 1948, this Desjardins Group company was licensed to operate in Ontario six years later, specifically to serve the province's francophones. It had just introduced Savings-Life Insurance and Loan Insurance. In the event of death, the average annual balance of the savings account and the amount held by the member in shares was doubled up to \$1,000, while loans were repaid up to \$10,000. These plans provided easy, affordable access to life insurance. More than 20 Franco-Ontarian caisses would offer one or more of these products in the months to come, marking their first institutional ties with Desjardins Group.³⁴ From then on, they sent delegates to the Desjardins Life Insurance annual general meetings, and Desjardins Life Insurance reserved a seat for them on its board of directors in the early 1960s.³⁵ Ontario caisses also participated in the insurance company's educational initiatives.



Thanks to Desjardins Life Insurance, the Ontario caisses started offering their members Loan Insurance and Savings-Life Insurance.

Schoolchildren making a deposit at the Guigues school caisse in Lower Town Ottawa (Credit: University of Ottawa, CRCCF, Fonds Association canadienne-française de l'Ontario (C2J2.1-022)).



The educational television show Joindre les deux bouts (Making ends meet) was a huge success. On the right, we see Desjardins Life Insurance's Alfred Rouleau at a press conference about the show.

EDUCATING MEMBERS

During his trip in 1913, Alphonse Desjardins set up school caisses alongside the caisses populaires. The same approach was adopted during the 1940s wave. Most of the new caisses offered children what was called “penny savings.” For example, in Cornwall, caisses populaires de la Nativité et Saint John de Bosco set up a school caisse very soon after they were founded.³⁶ Schools in Kirkland Lake were using school stamps in 1943. In this system offered by the Fédération de Québec, students would fill out a card by buying stamps from their teacher. When the card was filled out, they would deposit it at the caisse populaire, where a savings account had been opened in their name.³⁷

The baby boom made this initiative particularly relevant, as schools were accommodating very large cohorts. In 1947, the first year the school caisse ran in Sudbury, the number of memberships was impressive: more than half of the 2,500 students in the Sudbury school caisses were members.³⁸ Results were also measured over time. A few decades after setting up the Pointe-aux-Roches school caisse, Marie-Mae Chevalier said, “If we hadn’t educated those kids when they were young, we wouldn’t have them as members today.”³⁹

Because of changing credit-related behaviours during this period, the caisses were paying special attention to educating adults. The economic prosperity that followed the Second World War paved the way to a consumer society. Advertising, consumer confidence and an increased standard of living all helped promote consumer credit. Caisses had to support their members in managing their personal finances.

The Franco-Ontarian caisses populaires were participating in two important Desjardins Group initiatives. At the end of the 1950s, Desjardins Life Insurance financed the television program *Joindre les deux bouts* (Making ends meet), which dealt with family budgeting. The content direction was defined by a committee of delegates from across Desjardins Group, which was joined by the Fédération des caisses populaires de l'Ontario, represented by its president, J.-Albert Boyer. Broadcast on 17 television stations across Canada, it was a huge success. It became the first French-language program to air on English-language stations, including CHCH-TV Hamilton.⁴⁰ An episode was recorded at Caisse Populaire de Saint-Jean-de-Brébeuf in Sudbury in November 1958.

Over the next decade, some of them, including Caisse populaire Saint-Jean-Baptiste d'Ottawa, distributed the magazine *Ma Caisse*, published by Desjardins Group.⁴¹ Offered free of charge to members at their cooperative's head office, it provided educational content on both family budgeting and caisse operations.

The Ontario caisses populaires came a long way between 1940 and 1970. They could be found in all regions with a strong francophone community. To leverage the group's strength, they joined together to form a federation and two regional caisses. After modest beginnings, most of the local caisses were experiencing significant growth in membership and assets, thanks to favourable economic conditions. They offered savings and credit services that were beginning to diversify, in addition to contributing to the education of their youth and adult members. Ontario's caisses were stronger than when they began, able to meet the many challenges they would face in the years to come.



Caisse populaire Vanier's 25th anniversary celebrations.

The first caisse populaire congress was held in Ottawa in May 1971 to mark the Fédération's 25th anniversary. Roland Bériault, Chair of the Comité sur les écoles de langue française en Ontario (committee on French-language schools in Ontario), whose work led to the passing of legislation on public French-language high schools, was invited to speak (Credit: University of Ottawa, CRCCF, Fonds Fédération des caisses populaires de l'Ontario (C93-Ph187-1136)).



ADAPTING TO CHANGE

1970–1989

As caisses populaires proliferated in Ontario, the environment that had paved their way was rapidly changing. The Franco-Ontarian community where they were first established, along with the financial services sector, wasn't the same in the decades following World War II. The caisses populaires had to modernize and work more closely with one other and with Desjardins Group. The less favourable economic conditions at that time were one of the caisses' motivations for making a more significant social and cultural contribution to the community.

A CHANGING SOCIETY: FROM FRENCH CANADIANS IN ONTARIO TO FRANCO-ONTARIANS

Since the very first one was founded in Ottawa in 1910, caisses populaires had grown significantly in number thanks to the support of the traditional elite. The clergy played a central role in the first wave, and in the second wave, Catholic-inspired organizations took over to create and run the caisses. These leaders, both lay and clerical, shared the same vision of French-Canadian society in Ontario, summed up at the time by the adage "faith, guardian of the language, and language, guardian of the faith." Cracks would appear in this ideological edifice after World War II, however.

Through its promotion of rural life and agriculture, the traditional elite's rhetoric served less to reflect the reality of Franco-Ontarians than to "temper [their] inevitable march towards an urban and industrial society."¹ Despite calls for a return to the land during the Great Depression, their urbanization rate had already reached 56% by 1941. It increased by a further 15% over the next three decades. These population movements diluted the concentration of francophones and changed their living environment. In the North, many left farming to settle on the outskirts of the cities, moving from rural communities that had been almost exclusively francophone to urban and industrial life in the English-speaking world.² Urbanites were not spared by these changes: previously predominantly French-speaking neighbourhoods were being radically transformed by urban renewal projects and their new residential developments. That was the case in Tecumseh, on the outskirts of Windsor, and in Orleans, near Ottawa, in the 1960s and 1970s.³

The management provided by the French-speaking parish wasn't the only thing disrupted by the increased population mobility. Religious practice itself decreased considerably from 1965 on. Franco-Ontarian associations inspired by Catholic social action were experiencing challenges. The Ordre de Jacques-Cartier was dissolved, while the ACFÉO underwent several

restructurings. Its revised position on the matter of schools illustrated the rapid loss of faith. The ACFÉO agreed to set religion aside to obtain government-subsidized French-language high schools, which happened when Bills 140 and 141 were passed in May 1968. Although a new struggle had begun, this time within school boards,⁴ the possibility of obtaining French-language public secondary schools illustrates how the provincial government's approach to language issues had evolved.

The work of the Royal Commission on Bilingualism and Biculturalism, led by André Laurendeau and Davidson Dunton beginning in 1963, raised the country's awareness of linguistic minorities. It paved the way for the adoption of the *Official Languages Act* six years later. The Ontario provincial government also played a greater role, looking to oversee and connect "all cultural, linguistic, regional and social identities within its territory."⁵ It took the first step in this direction for francophones with the creation of an Office of Francophone Affairs within the Ontario Arts Council in 1969. Others would follow, including the establishment of a Ministry of Culture and Recreation with its Council for Franco-Ontarian Affairs in 1975.

These organizations set up by the government helped strengthen an emerging cultural momentum among youth, whose epicentre was the Sudbury area. Lamenting a lack of artistic and literary traditions in their community, a core group of students from Laurentian University set out to create them.⁶ Within a few months, the Festival de la Nuit sur l'étang, Théâtre du Nouvel-Ontario and the publishing house *Prise de parole* were founded. This cultural movement was working to define the new Franco-Ontarian identity that was gradually replacing that of French Canadian in Ontario. The Franco-Ontarian flag, which symbolized these changes, was designed by historian Gaétan Gervais and a number of Laurentian University students. It was first raised in September 1975.⁷

This accelerated societal transformation did not go unnoticed within the caisses populaires. Speaking to chairs and general managers at a 1973 convention, Roger-J. Bédard, the Fédération's Director of Education and Development, said:

Today, the caisses populaires have the largest number of Franco-Ontarians of any institution, approximately 125,000. While religious practice is gradually declining, while our universities in Ottawa and Sudbury are less and less French, [they] are still institutions that are home to a rapidly growing number of French-speaking Ontarians. We are well aware of this social grouping role of the caisses and we intend to continue to reconcile it with the economic interests of our cooperators.⁸

Initially, the caisses' objective was to provide access to basic financial services for savings and credit in French. With the transformations the Franco-Ontarian community was undergoing, a new social purpose was added to this primary intention. This was reflected in the mission statement adopted by the delegates of the affiliated caisses populaires at a special general meeting of the Fédération in the fall of 1985: "to develop a network of financial services based on cooperative principles to contribute to the economic and socio-cultural development of Franco-Ontarians."⁹ This willingness to become involved in the community could be explained by social changes, but also by the transformations taking place in the financial services sector at the same time.





FINANCIAL SERVICES: A TIME OF TRANSFORMATION

Beginning in the mid-1950s, revisions to the *Bank Act* by the Parliament of Canada lifted some restrictions, changing the role of the banks within Canada's financial system. While banks initially served primarily large corporations, they were increasingly focused on personal banking, moving from merchant to retail banking.¹⁰ They were fully entering the consumer credit and mortgage market, in addition to offering new savings products like term deposits with attractive interest rates.

As the post-war economy prospered, more and more bank branches opened, becoming "a centre of diversified retail financial services for the man of ordinary means."¹¹ Now more numerous and offering more or less the same services as the caisses, they gave customers the option to compare and choose. The caisses were now competing for both savings and credit. Members were becoming more demanding and wanted the same variety of products and services offered by other financial institutions, where they happily transferred their money to take advantage of better interest rates. "Where is our members' sense of belonging? What has happened to member loyalty [...]?"¹² wondered Roger Frenette, the Federation's general manager, in 1981.

These trends could be seen as early as the late 1960s in a major report on credit unions produced by the Ontario Legislative Assembly's Select Committee on *Company Law*, chaired by Gordon R. Carton.¹³ To avoid

decline, wrote the authors, caisses populaires and credit unions had to be able to face competition. Because the amendments made to the legislation since it had been adopted 30 years earlier were no longer sufficient, they proposed a complete overhaul. The Fédération allied itself with the Ontario Credit Union League to influence the drafting of the new legislation that came into force in 1976: *The Credit Unions and Caisses Populaires Act*. It illustrated both the openness of the provincial government to the French language and its limitations. On the one hand, the title contained the French name of these savings and credit unions; on the other, it would be a few years before the text was translated into French.

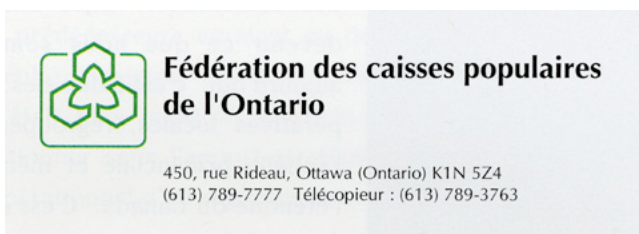
The legislation established the Deposit Insurance Corporation of Ontario (DICO), which would be replaced by the Financial Services Regulatory Authority of Ontario (FSRA) in June 2019. The Fédération became a member of the organization that guaranteed that in the event of bankruptcy, depositors would get their money back. Revising the legislation was one of the report's recommendations to secure the future of Ontario's savings and credit cooperatives, but other options were also proposed, including caisse mergers.



“TOGETHER TO PROVIDE BETTER SERVICE”

The merger of Caisse régionale de Nipissing-Sudbury with the Fédération des caisses populaires de l'Ontario (FCPO) became official when the merger agreement was signed on October 3, 1972, by (left to right) Bernard Croteau, General Manager of the FCPO; André Martin, Chair of the FCPO; Omer Legault, former Manager of Caisse régionale; and Conrad Proulx, former Regional Chair and new Manager of the FCPO (Credit: Studio Impact Photo, Ottawa; University of Ottawa, CRCCF, Fonds Fédération des caisses populaires de l'Ontario [C93-Ph187-1339a]).

The Fédération des caisses populaires de l'Ontario adopted a coat of arms inspired by those that had been used by Desjardins Group since the early 1960s. Beneath a crest decorated with maple leaves and intertwined rings to symbolize the affiliated caisses was the motto “Ensemble pour servir mieux” (“Together to provide better service”). These simple words summed up the long-planned but short-lived unification of the Ontario caisses populaires.



The Fédération des caisses populaires de l'Ontario used its coat of arms in the 1970s and then adopted this logo. It consisted of three honeycombs to symbolize the bee, with the trillium, Ontario's provincial flower, in the centre.

The merger, which had been discussed for nearly 10 years, began in 1965. An agreement was signed to let the Fédération manage Caisse régionale de Cochrane-Temiskaming. The actual merger took place four years later. In 1972, the 14 member caisses of Caisse régionale de Nipissing-Sudbury joined the Fédération, making it the “official voice of the caisses populaires in Ontario, since it is the only federation that brings together the vast majority of caisses,”¹⁴ except a few that remained independent.


The motto “Together to provide better service” applied not only to the Fédération and regional caisses, but also the caisses populaires themselves. To offer new products and services, they had to reach a certain size, explained the Carton report, which led to the smaller ones being merged.¹⁵ Four mergers had already taken place in the 1960s and that number doubled in the following decade. In Ottawa, Caisse populaire Saint-Thomas d'Aquin joined the one in Sainte-Anne. In the Southwest, Caisse populaire de St. Catharines joined forces with Caisse populaire de Welland. In both cases, a newly founded caisse became part of an older caisse. The same was happening with recently-established caisses, such as those in Cartier and Saint-Étienne de Dowling near Sudbury, which joined forces in 1972, less than 10 years after they had both been founded. The mergers continued into the 1980s, but they were part of another dynamic, as we will see further on.



Express counter service locations opened in shopping malls, such as this one at Caisse populaire de Welland in Lincoln Plaza.

Until then, the caisse's only address was its head office where all transactions were carried out. The mergers marked the arrival of the first branches. Express counter service locations were also added. Since location was one of the key factors in attracting members to the caisse,¹⁶ many of them could be found in shopping centres, which reflected members' changing habits. For example, Caisse populaire de Welland moved to Plaza Lincoln in 1974. With the advent of new technology, there were more locations where members could access their cooperative's services.





The integrated caisse system, created in partnership with IBM, was the first system in the world to automate all operations in the accounting cycle.

THE COMPUTER AGE

In 1959, Caisse populaire Notre-Dame d'Ottawa set a milestone by purchasing an electronic accounting system. It was particularly cutting edge, not only among the caisses, but also among all of the capital's institutions.¹⁷ The interest in what was then known as mechanization initially stemmed from the growing popularity of cheques, but also because there were many repetitive tasks that could be automated.¹⁸ Updating members' share capital, savings and loan cards based on deposits, remittances and interest was a huge task with room for human error. The most profitable caisses emulated the Notre-Dame caisse by purchasing electronic accounting machines. In 1967, Caisse populaire de Welland, in turn, praised its "modern mechanized accounting,"¹⁹ thanks to Burroughs equipment.



The manager of Caisse populaire Orléans, Réal Marcil, and an employee operating an accounting machine in the late 1960s.

This push for automation caused inconsistencies between caisses and entailed costs not everyone could afford. In the 1960s, Desjardins Group concluded that a collective approach was needed. To meet the caisses' specific needs, it decided it was better to design its own technology solution rather than use a manufacturer's banking system. This bold choice turned out to be the right one, as Desjardins Group was a step ahead when it launched the integrated caisse system in 1970. Created in partnership with IBM, according to its designers, it was the first system in the world to automate all operations in the accounting cycle.²⁰ It quickly attracted the interest of other savings and credit cooperatives in other parts of Canada, including Ontario's caisses populaires, which became the first to adopt the system. The caisses started rolling out the systems in 1972. Three years later, a dozen caisses were connected, and by 1978, that number had grown to 45. In the meantime, some of the OCUL's credit unions had also joined the integrated caisse system, along with the Fédération des caisses populaires acadiennes.²¹

The system made employees' jobs easier, but made little difference for members. However, it did contain the seeds of a real revolution: inter-caisse service. It was launched in 1975 and transformed the member's relationship with their local cooperative. Previously, members could only

make transactions at their caisse. For example, in Sudbury, a member of Caisse populaire de Saint-Jean-de-Brébeuf was unable to make a deposit or withdrawal at Caisse populaire Sainte-Anne in the neighbouring parish. With inter-caisse service, they could now go to the counter of any caisse connected to the integrated caisse system. From Cochrane to Windsor to Cornwall, they could access their money wherever there was a caisse populaire. Inter-branch transactions would not be offered at Canadian banks until the early 1980s.

Another big change was credit cards, which were generating much debate. In 1974, the boards of directors and general managers of Ontario's caisses took part in an extensive consultation conducted by Desjardins Group on the matter.²² After much deliberation, the following year the Fédération du Québec made a decision not to offer this service. The decision was based on ideological reasons, such as not wanting to encourage consumer credit, as well as more practical reasons like inflation and the size of the investments required. Another consideration was the fact that inter-caisse service offered members mobility comparable to what they got with credit cards.²³ In 1981, Desjardins Group reversed its decision after it had the opportunity to purchase the Visa franchise and attitudes had changed. Credit cards were becoming increasingly popular, presented more as a method of payment than as a credit tool, as illustrated by its nickname "plastic money." An agreement was signed three years later to offer credit cards to Ontario caisse members. Some adopted it immediately, but restrictions on merchant services limited the availability of credit cards until the early part of the next decade.²⁴



(... more practical than a cheque or cash.)

Because of their collaboration with Desjardins Group, caisses were also able to introduce ATM services. Like inter-caisse, this new tool gave members greater access to their money, since they could make deposits and withdrawals outside of their cooperative's business hours. In 1985, the first three were introduced in the Ottawa area, at the Cyrville-Rockland, Orléans and Sainte-Anne Laurier caisses. That number had tripled by the following year. In 1990, nearly thirty ATMs were available throughout the province.²⁵

In addition to technologies that were transforming the way transactions were performed, the Ontario caisses populaires were offering new products and services. Homeownership and retirement savings plans and tiered accounts had all been introduced over the past two decades. In 1985, the Fédération established a business credit department to help caisses populaires serve these types of members. "We're confident that the development of francophone entrepreneurship is one of the keys to the development of our community,"²⁶ said Benoît Martin, Chair of the Fédération and Caisse populaire Champlain in Ottawa, some 10 years later.

The way loans were being granted also changed during this time. Beginning in the mid-1970s, many caisses abolished the credit commission.²⁷ This body, developed by Alphonse Desjardins to review loan applications, was made up of elected members. Because they often knew the borrower personally, commissioners could judge their character, which constituted a kind of moral guarantee. Given the competitive environment, some complained about the additional delays caused by this way of doing things and questioned whether privacy could be maintained.²⁸ That's when caisse employees started conducting a credit evaluation based on more objective criteria.

During the same period, a number of caisses also abolished the board of supervision and handed over that responsibility to external auditors. In many caisses, the individuals elected by the members at the general meeting sat on a single body, the board of directors. Modernized governance put the Ontario caisses at the forefront, as it would be carried out in the Quebec caisses in phases over the decades to come. Like the introduction of new technology and new products and services, it was designed to better serve members in the face of both competition and certain challenges, such as economic conditions.



The first three ATMs in the Ontario caisses were introduced in the Ottawa area in 1985.



Official opening of a teller counter for Caisse populaire Lamarche at the Centre francophone de Toronto on September 29, 1980 (Credit: University of Ottawa, CRCCF, Fonds Fédération des caisses populaires de l'Ontario (C93 Ph187-1945 to 1962).).

FACING STRONG HEADWINDS

After about 30 years, the momentum of economic growth that had begun after the Second World War was slowing. The first sign was the 1973 oil crisis with rocketing oil prices. In the following years, inflation became so high that the federal government adopted a wage and price control policy. The Canadian manufacturing sector began to decline, which hit the automobile industry in Ontario particularly hard.²⁹ The decade was marked by soaring inflation and rising unemployment.

For investors, this meant an annual loss of 5% to 7% of their purchasing power. Given this reality, the caisses had to grow the money entrusted to them as much as possible. "That means we have a responsibility to make an intelligent daily trade-off between the level of profitability on the one hand and the security of investments on the other,"³⁰ said the Fédération's Roger-J. Bédard. This long period of uncontrolled inflation was followed in the early 1980s by historically high-interest rates, exceeding 20% on personal loans and mortgages. Many people put off buying a home or found themselves unable to make their payments. Companies slowed their production rate, made massive layoffs or temporarily shut down. Canada was being hit hard by the recession.

Declining loan demand combined with skyrocketing interest rates on savings was resulting in deficits in some caisses. However, this did not mean that members' assets were at risk. Only one caisse closed its doors,

without generating any losses: Caisse populaire Lamarche on Toronto's Harbourfront. What the difficult economic conditions did mean, though, was that caisses were forced to merge. Seven caisse mergers occurred in just three years, from 1980 to 1982. They included two caisses populaires in Southwestern Ontario that joined forces with anglophone credit unions, which was particularly difficult for the Fédération, since they were no longer the only rallying point for the Ontario caisses.³¹

The unity the caisses had achieved in 1972 was broken up barely two years later. The first group of four caisses left the Fédération's ranks. Then, at the end of the decade, 10 or so caisses in the North withdrew to form the Alliance des caisses populaires de l'Ontario. Dissatisfied with costs and the services they were getting, they also opposed the closure of the regional office and changes in representation on the Fédération's board of directors. Despite discussions for reinstatement that began in 1985³² and would be initiated again from time to time over the decades, the Alliance remains an independent organization to this day.

Given the economic crisis, some criticized the caisses populaires. A report commissioned by the Association canadienne-française de l'Ontario (formerly ACFÉO) denounced, among other things, "the lack of education and social involvement."³³ It indicated, however, that cooperation was still seen as an essential tool for Franco-Ontarians. Although the caisses had already acknowledged their social and cultural role, in addition to their financial role, they were now called to do more.



“MUCH MORE THAN FINANCIAL SERVICES”

Starting in the 1970s, some people wondered why they should join a savings and credit cooperative if they could get the same services at a bank. Joe Caskette, general manager of an Ontario credit union, put it another way: “When people say to me: ‘Why do I need a credit union now the banks give me all the same services?’ I ask them, ‘Why do you need a bank, now the credit unions give you banking services? The credit unions are owned by the people. Why deal with a bank you do not own?’”³⁴ The anecdote illustrated the new competitive environment to which credit unions and caisses populaires had to adapt and, most of all, the need to promote a better understanding of the cooperative model. This period saw an increase in community contributions and increased efforts to make them known. In the second half of the 1980s, the caisses populaires stated that they offered “much more than financial services.”³⁵

Prior to this, some important initiatives had already been achieved. The best-known one was participation in the creation of a funeral cooperative in Sudbury in the early 1950s. When the only francophone funeral home in the area went put up for sale, a group of Caisse populaire Sainte-Anne de Sudbury executives converted it into a cooperative to ensure that French-language services would be maintained.³⁶ In the late 1970s, caisse representatives still sat on its board of directors, including Denis Rochon, Chair of Caisse populaire de Roussel de Coniston, and J. Arthur Pharand, Manager of Caisse populaire Saint-Jean-de-Brébeuf de Sudbury.³⁷ This presence would continue over the following decades.

The region saw the birth of similar projects in the 1970s. In Hanmer, the caisse played a major role in establishing a medical centre. In Coniston, the caisse initiated plans for a francophone retirement home called La Ruche.³⁸ As for the Fédération, it was investing in a television cooperative that provided access to French-language content in Eastern Ontario and the Outaouais region.³⁹

Community involvement intensified in the 1980s. The Fédération and the caisses helped establish the Fondation franco-ontarienne with a \$50,000 donation in 1986. Nearly the same amount of money was donated to Laurentian University in Sudbury that same year.⁴⁰ Many initiatives specifically targeted youth. Caisses were setting up foundations, such as in Earlton and Cyrville-Rockland, to support students in their community. Caisse populaire de Welland also allocated annual funding for the region's elementary and secondary schools to organize extra-curricular activities or to provide scholarships.⁴¹

At the provincial level, the caisses populaires launched the International Youth Competition in 1983, which was originally created in Europe. Participants were invited to write a text or create a drawing on a topic related to a current issue. In the first year, more than 10,000 young Franco-Ontarians took part, and that number doubled the following year. A sign of its popularity, the contest was extended in 1987 to cooperatives who were members of the Conseil de la coopération d'Ontario to offer young people in regions not served by caisses the opportunity to take part. This commitment to young people's education was nothing new; the school caisse, which dates back to Alphonse Desjardins's time, is still very much alive. In 1987 alone, 9,000 elementary school students deposited more than \$700,000.⁴² The following years also saw the creation of student caisses in high schools.

Since the early 1980s, information on this growing number of initiatives had been presented succinctly in annual reports for the Fédération and caisses populaires. In 1988, however, data was collected and presented for the first time in a real social responsibility report. This report highlighted the volunteer work done by the 400 or so directors of the caisses populaires, not only by their sitting on the cooperative's boards but also on those of various other organizations. This first social responsibility report presented donations and sponsorships totalling close to \$150,000, as well as the loan of space, staff involvement and support for events, art exhibitions and concerts. These community contributions would grow in the following years.

In 1970, the Ontario caisses populaires were confronted with the challenge of adapting to changes in their community and industry, in addition to facing a difficult economic situation. Twenty years later, they had modernized and provided access to new products and services in which technology played an increasingly important role. From a membership of nearly 95,000 at the beginning of that period, they now had 175,000 members. Assets had grown from approximately \$100 million to hit the \$1-billion mark in 1988. To achieve these results, more than 15 caisses joined together, and cooperation with Desjardins Group increased. These two trends would also mark the following decades.



The International Youth Competition was a huge success with young Franco-Ontarians.



In 1997, Franco-Ontarians mobilized en masse to keep Montfort Hospital, with the caisses' financial participation (Credit: Étienne Morin, Le Droit. University of Ottawa, CRCCF, Fonds Le Droit (C71-Ph92-13-160397 montfort-31)).

STRONGER TOGETHER

1989-2020

Over the past 30 years, the Ontario caisses have continued to build strong ties with Desjardins Group and become an integral part of the organization. They have remained at the forefront of financial products and services and technology, backed by the strength of Canada’s leading cooperative financial group. With Desjardins Group’s goal to expand its presence in Ontario, it has contributed to the growth of the caisses populaires, which decided to join together within a single institution to fully exploit their growth potential.

THE FRANCO-ONTARIAN COMMUNITY: FROM BILL 8 TO BUDGET CUTS IN 2018

“A historic year”¹ for Franco-Ontarians—that’s how the Chair of the Fédération des caisses populaires, Jean-Baptiste Alie, described 1989 in its annual report. It was the year the *French-Language Services Act*, adopted three years earlier, came into force. The Act guaranteed access to government services in French, excluding municipalities, in 25 designated regions. It was also the year that two French-language school boards were created in Ottawa and Toronto. Five years later, history was made again with the creation of two colleges, Grands Lacs and Boréal, and school community centres in Kingston, Longlac, Dufferin-Peel and London, among others. The Fédération’s new Chair, Benoît Martin, made a strong plea in the 1994 annual report for francophones to be allowed to fully manage their education system, which would become a reality three years later with Bill 104.

The Ontario caisses populaires and their Fédération adopted a position on another issue that was crucial to the place of the French language in the province. In 1997, as health services were being restructured, the government announced its intent to close Ontario’s only French-language teaching hospital, Montfort. With the financial participation of the caisses, the Francophone community rose up in protest.² The Fédération showed its solidarity by displaying a huge banner on the front of its head office at 214 Montreal Road in Ottawa’s Vanier neighbourhood. It also presented the President of SOS Montfort, Gisèle Lalonde, with the *Ordre du Mérite des caisses populaires*, a distinction created to mark the Fédération’s 50th anniversary.³

At the same time, the face of Ontario's Francophone community was changing and becoming more multicultural.⁴ The percentage of Franco-Ontarians had risen steadily until 1941. It remained close to 10% for the next three decades and then stabilized thanks in great part to the immigration of francophones. Between the 1991 and 2001 censuses, the percentage of francophones born outside Canada increased from 4% to 16% in the province, and as high as 50% in Toronto. Most came from Europe (36%) and Africa (26%), according to the 2001 survey. In urban areas, this diversity was not a new phenomenon; the caisses had been adapting to these changing demographics for a long time. As early as the 1950s, for example, Caisse populaire Saint-Jean-Baptiste d'Ottawa was offering services in Italian. Thirty years later, Cantonese, Vietnamese and Mandarin could be heard in the caisse.⁵



In the 1980s, Caisse populaire Saint-Jean-Baptiste d'Ottawa offered services in Cantonese, Vietnamese and Mandarin, as evidenced by the Chinese characters displayed in its head office window.

A symbol of the road travelled by Franco-Ontarians, the Ontario government apologized in 2016 for Regulation 17, which had severely restricted the use of French in schools between 1912 and 1927. While most Franco-Ontarian associations applauded the initiative, they called for concrete action to promote the language within Ontario. Barely two years later, however, French-language services did not escape provincial budget cuts. The Office of the French Language Services Commissioner was eliminated. Its role, which had involved handling complaints related to the application of the *French Language Services Act*, was transferred to the Ombudsman. Plans to open Université de l'Ontario français in Toronto were also called into question until a funding agreement was signed between the Ontario and Canadian governments in January 2020.

Interesting observations emerged from the reactions to these announcements. First of all, since each generation was different from the previous one, it had to be acknowledged that the relationship of young francophones to the language often caused concern among the older generation. They saw themselves more as "bilingual francophones,"⁶ said Gratién Allaire of Laurentian University's Institut franco-ontarien. However, their voices were being heard during budget cuts, along with those of people from immigrant backgrounds, to a lesser extent.⁷ With young people and immigrants ready to defend French in Ontario, the language was more alive and vibrant than some people outside the province had assumed.

"One of our main purposes is to support [...] the Franco-Ontarian community,"⁸ caisse directors stated very clearly in a survey conducted by the Fédération in the fall of 1994. First and foremost, this involved the development of a cooperative financial network, as indicated in the mission statement adopted a decade earlier. Two important events at the beginning of this period allowed the caisses populaires to continue to grow: becoming part of Desjardins Group and the passing of new legislation.

NEW AFFILIATION AND NEW LEGISLATION



On May 8, 1989, Jean-Baptiste Alie, Chair of the Fédération des caisses populaires de l'Ontario, and Claude Béland, President and CEO of Desjardins Group, officially signed the affiliation agreement.

In the early 1980s, the few savings and credit cooperative federations in Quebec that were still independent joined Desjardins Group. As a rallying point in the province, Desjardins then turned its attention to francophone caisses in other parts of Canada. As we saw in the previous chapter, it developed closer ties with these caisses when new technologies were introduced in the 1970s.

In 1989, the Ontario federation became an auxiliary member of the Confédération des caisses populaires et d'économie Desjardins du Québec (CCPEDQ), at the same time as the Manitoba federation and one year before the Acadian federation. This status gave the caisses access to all Desjardins Group services, but without the right to vote or to be elected to administrative positions. This meant, for example, that these three federations were able to serve as observers on the Confederation's board of directors.

While in Ottawa for the occasion, Desjardins Group's President and CEO, Claude Béland (1989–2000), made a point of highlighting the role Alphonse Desjardins had played in Ontario at the beginning of the century. Above all, he said Desjardins Group "does not come to Franco-Ontarians to take their place. Rather, [it] wants to contribute to the development of Franco-Ontarian caisses through their federation in their own environment, while respecting their independence and distinctive nature."⁹

This affiliation very quickly translated into new transactional tools for members. First of all, the full range of Desjardins Visa products could be introduced, especially for the large numbers of merchants who joined in the first few months.¹⁰ Purchases were also facilitated by Desjardins Direct Payment. Caisse members could pay with their ATM card at merchants equipped with a Desjardins point-of-sale (POS) terminal. About 20 caisses in the Ottawa area participated in a pilot project to expand this service to Interac Direct Payment. It allowed members and clients of all Interac member financial institutions to pay at the store, regardless of the type of POS terminal used.¹¹



Desjardins Direct Payment launched in Ontario on June 14, 1990. From left to right: Benoît Martin, Chair of the Fédération des caisses populaires de l'Ontario; Jean-Guy Clément, Manager of Caisse populaire de Hawkesbury; Claude Béland, President and CEO of Desjardins Group; Marcel Rozon, the first merchant to sign on; and Yves Drouin, Mayor of Hawkesbury.

At the same time, Desjardins Group subsidiaries were expanding their presence in Ontario. On May 8, 1989, when the caisses populaires became officially affiliated with Desjardins Group, the first Desjardins Industrial Credit branch outside of Quebec officially opened in Ottawa. This subsidiary specialized in commercial and industrial loans. Expansion was planned in other parts of the province, but it would not come to be.¹² Operating for many years through its fiduciary services to Ontario's caisses populaires, Desjardins Trust also opened a point of service in the nation's capital a few months later to offer its services to the local community. In 1994, the Ontario Securities Commission authorized the distribution of Desjardins Trust investment funds in the caisses.¹³ In short, Desjardins Group entities were helping to diversify their services.

The enactment of the new *Credit Unions and Caisses Populaires Act, 1994* was another important event. It introduced changes that might seem very technical but had an impact on the development of the services offered. First, it met the caisses' needs concerning the stabilization fund, an issue that had taken up a great deal of time and energy since the late 1980s.¹⁴ This reserve managed by the caisses promoted financial solidarity among one another.

There was another aspect of the caisses' capitalization that this legislation modernized. From the beginning, there were essentially two ways of building capital: by encouraging members to buy multiple \$5 shares or by paying part of the surplus earnings to the reserve. Both of these options were limited in scope and took a considerable amount of time to implement, which posed a problem in the new fast-paced, competitive environment. The legislation allowed caisses to issue preferred shares that their members could purchase. An initial issue of \$25 million was successfully launched in 1996. The legislation also authorized the payment of member dividends in the form of shares. In 1997, seven caisses, including Trillium, Saint-Jacques de Hanmer and Welland, used this option to pay out \$1 million to their members.¹⁵

The issue of capitalization was coming back to the forefront after the 2008 financial crisis. The International Labour Office, in particular, noted that financial cooperatives had weathered this turbulent period better than banks.¹⁶ During Monique F. Leroux's presidency (2008–2016), Desjardins Group increased its reserves considerably and became one of the world's most solid financial institutions. The Ontario caisses decided that it would meet Desjardins Group's capitalization threshold, voluntarily exceeding that required by Ontario law.¹⁷ To do so, they temporarily suspended member dividends starting in 2014. Five years later, they were reinstated, with a total of \$10 million in dividends paid out. In 2019, the member dividend formula was improved to reflect not only the member's use of caisse services but also their product holdings with other Desjardins Group entities.

More than 25 years after it was passed, the *Credit Unions and Caisses Populaires Act, 1994* was under review. In its brief submitted to the Ministry of Finance in August 2019, Desjardins Group identified three priorities for renewing the Act: allow the distribution of insurance products in the caisses; recognize the concept of an integrated financial group, which increases the financial solidarity of Desjardins entities; and facilitate interprovincial development.¹⁸ As MPP Stan Cho, Parliamentary Assistant to the Minister of Finance, said in January 2020, "A new framework would help credit unions be more agile and competitive, and better position to meet the needs of their members."¹⁹ This is exactly what had happened with previous revisions, as in the 1990s.

A REINVENTED CAISSE



The Fédération des caisses populaires de l'Ontario was located in this building at 450 Rideau Street in Ottawa from 1985 until 1996, and Caisse populaire Sainte-Anne Laurier was located on the ground floor when this photo was taken in 1989.

"Members in the late 90s are looking for superior performance and personalized, efficient service," said the Chair of the Fédération's board of directors, Fernand Bidal, in 1997. "This requires three things of us: a better advisory approach; products and services that take into account the member's needs; and multiple efficient distribution networks to reach members regardless of where they are."²⁰ These three elements summarized the re-engineering process that the caisses populaires were engaged in during this period.

In terms of the advisory approach, the first point to remember is that the transactional component had been central to the caisses' day-to-day activities from the beginning. Most members visited their caisse a few times a month for convenience services, like cashing a paycheque. More and more, transactions were being carried out using new technology such as ATMs, POS terminals and direct deposit. With the advent of the internet and AccèsD in 1996, this trend only intensified. Members could now carry out certain transactions 24/7, from anywhere in the world.

The caisse's role was changing: members were visiting the caisse just a few times a year to get specialized advice and products from their advisor. To shift the focus from transactions to relationships, the caisses were engaged in reengineering in partnership with Desjardins Group. Employees had to be trained for this new role and adopt new technologies, which required a considerable investment. In Ontario, Caisse populaire de Hawkesbury was chosen as the provincial "showcase caisse" for the pilot project that began in 1995.

Reengineering also meant transforming the caisse network. In November 1999, a strategy conference for the Ontario caisses populaires was held in Sudbury. While in the 1980s mergers had essentially allowed a caisse experiencing difficulties to join forces with a stronger caisse, participants agreed on the need to "offer a complete range of quality products and services to all members."²¹ In 1992, the first merger between two financially strong caisses took place in Ontario with the union of Caisse populaire de l'est de Cornwall and Caisse populaire de Cornwall-Nord.²² It was a sign of things to come, but did not result in more mergers. The number of caisses affiliated with the Fédération remained relatively stable during that decade, from 47 in 1989 to 40, ten years later.

Between 1999 and 2003, following the Sudbury conference, many mergers occurred. The network had 25 caisses, while the total number of branches remained at just over 60. The trend was particularly strong in the East, where the number of caisses dropped from 15 to seven during these four years.²³ By creating larger entities, consolidations led to economies of scale that made it possible to make the investments required to transform the caisses.

The caisses and their branches became one of the "multiple networks" that Fernand Bidal mentioned earlier in his comments on reengineering. The internet quickly became an important distribution channel. By 2005, individual members throughout Desjardins were doing more transactions online than at ATMs. This trend was becoming more pronounced with the introduction and widespread use of touch-screen smartphones, which led Desjardins to launch its mobile services in 2010. In addition to the web, other distribution networks were emerging that relied on inter-caisse collaboration, especially for business clients.

SPECIALIZED CENTRES FOR MEMBERS

Pooling expertise and working together did not just result in caisse mergers, but also the creation of specialized centres. This new approach, which emerged within Desjardins Group as the organization was engaged in reengineering, was immediately adopted in Ontario.

Although the very first loan a caisse populaire granted was to a business owner, loans have traditionally been more focused on serving individuals. They started becoming more business-oriented in the 1980s. Some of the changes introduced in the 1994 legislation were intended to increase the caisses' ability to provide business financing. Their effects were quickly felt, with the percentage of commercial loans in the caisses' portfolio increasing from 16% to 23% between 1994 and 1997.²⁴ To go even further,

the caisses, which served the same market, were consolidating their expertise within a single physical location: the Desjardins Business centre. The analysis of credit risk, profitability and business development required specialization, which meant the caisses could share costs. In 2000, the Ottawa caisses opened a Desjardins Business centre, followed by those in Sudbury two years later.

Two other centres were created at the turn of the millennium. In the East, where farming played an important role in the economy, the formula was adapted by five of the region's caisses. They had already been sharing an agricultural business credit resource person for the past four years and created an agricultural financial centre in 2001. Adapting to the regional economic profile turned out to be a wise decision: after just one year of operation, the centre was managing a \$29-million portfolio. The caisses had also made a major contribution to the launch of the government's Agri-Plus program in 1994, the objective of which was to "redirect savings from rural areas to farmers."²⁵ Finally, a provincial administrative centre was also created to consolidate back-office operations, allowing caisse employees to focus solely on providing service to members.²⁶



Desjardins Financial Centre - Toronto officially opened in the city's business district on December 4, 2013. From left to right: Jean-Marc Spencer, General Manager of Voyageurs Credit Union; Monique F. Leroux, President and CEO of Desjardins Group; Robert Boucher, Chair of Voyageurs Credit Union; and Donat Boulterice, Chair of the Fédération de l'Ontario.



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In the 2010s, a new type of centre would be created. In 2013, Desjardins Financial Centre - Toronto opened in the heart of the city's financial district. Operated by Voyageurs Credit Union with the participation of Desjardins Group's other main entities, this "institutional point of service" offered personal and commercial banking services as well as card services, wealth management, online brokerage and property and casualty insurance.²⁷ This project built on the Sudbury caisse's 15-year presence in Toronto. It was this caisse, then called Caisse populaire LaSalle de Sudbury, that had undertaken to meet the needs of the growing number of francophones in Central and Southwestern Ontario. It opened a branch in Toronto and later acquired a National Bank branch in Oshawa and another in Sudbury, which it converted into its own branches.²⁸

In 2017, the caisses' "complementary networks" would have two additions. To develop the Ottawa market and attract new members and clients, Desjardins Financial Centre - Downtown Ottawa opened. This was the first multi-caisse retail space in the province, designed with a retail approach in mind. Desjardins Signature Service was also introduced to meet the needs of mass-affluent and high-net-worth clients. "Ontario is a booming province with immense business development potential,"²⁹ stated the Fédération's Chair Stéphane Trottier in the 2017 annual report to explain these two initiatives. This is also the reason why Desjardins Group has been stepping up its presence in the market since the early 2000s, which has resulted in the full affiliation of the caisses.

ONTARIO: “PIVOTAL TO PAN-CANADIAN DEVELOPMENT”

Alban D’Amours, who became President and CEO of Desjardins Group in 2000, believed the organization needed to solidify its partnership with caisses outside Quebec, more specifically those in Ontario. “I was on a crusade. I met [the] officers and established a relationship of trust,”³⁰ he said. On April 26, 2003, the representatives of the 30 caisses affiliated with the Fédération de l’Ontario agreed to renew their partnership with Desjardins Group.

The caisses, which at that time had nearly 160,000 members and \$2.3 billion in assets, became full members of Desjardins Group on January 1 of the following year, while maintaining their federation. They sat on the board of directors and participated in the annual general meetings, congresses and the election of the president. These were all opportunities

to become better known to their colleagues in Quebec, some of whom were not very familiar with Ontario’s Francophone community.³¹ Quebec legislation was amended to allow caisses in other provinces to exercise their democratic rights and invest in Desjardins Group subsidiaries. This was an especially smart investment, since the agreement signed between the two parties defined Ontario as the “hub of pan-Canadian development,”³² which Desjardins had started pursuing years earlier.

Also in April 2003, Desjardins Group acquired the Province of Ontario Savings Office (POSO) and transformed it into Desjardins Credit Union (DCU). Desjardins saw an opportunity when it was informed by the Fédération des caisses populaires de l’Ontario that the organization was up for sale. The institution with \$2 billion in assets and 75,000 members became profitable just three years after the deal was signed, offering encouraging prospects.³³ However, the following years did not meet expectations and DCU was finally sold to Meridian Credit Union in 2011. Six rural DCU agencies, spread over a vast area from Whitney to Pickle Lake, remained the property of Desjardins and were entrusted to Voyageurs Credit Union.³⁴ After this episode, Ontario’s caisses were more than ever Desjardins Group’s anchor in the province, alongside the life and property and casualty (P&C) insurance subsidiaries.



Two key players in the 2004 affiliation with Desjardins Group: Thomas Blais, Chair of the Fédération des caisses populaires de l’Ontario; and Alban D’Amours, President and CEO of Desjardins Group.



Based in Toronto, Imperial Life Assurance Company, founded in the late 19th century, had undergone rapid international expansion and become a leading Canadian insurance company. It became part of Desjardins Group in a large deal signed in 1994. To pursue its development under the Desjardins banner, it merged with Desjardins-Laurentian Life Insurance to form Desjardins Financial Security (DFS) in 2002, which then became the seventh largest life and health insurer in Canada with five million clients. The company landed major contracts in the following years, such as the one for the Ontario Hospital Association's 70,000 employees in August 2007.³⁵

The first P&C insurance acquisition occurred in 2000 when Desjardins General Insurance Group (DGIG) acquired CIBC's two subsidiaries, including The Personal. Fifteen years later, Desjardins Group hit a major milestone with the acquisition of State Farm's Canadian operations, the largest property and casualty mutual insurance company in the United States. The deal made DGIG the second largest P&C insurer in Canada. The transaction also marked the arrival of new members at Voyageurs Credit Union, as it merged with State Farm Credit Union, which offered financial services to employees in the Aurora and Burlington offices. In the spring of 2018, the transition from the State Farm brand to the Desjardins brand was complete. The Aurora office, near Toronto, became the first Desjardins Group building to display the cooperative financial group's new logo.

Since the early 2000s, the Desjardins brand has become more and more recognized in Ontario, thanks in part to the insurance companies that employ more than 3,000 people in the province. Affiliation with Desjardins Group is "perhaps the best decision we have ever made,"³⁶ said Thomas Blais, Chair of the Ontario Federation, in 2009. This was his assessment as we celebrated the fifth anniversary of the partnership by holding the first-ever meeting of the Desjardins Group Board of Directors in Toronto.

Speaking to The Economic Club of Canada in October 2018, Guy Cormier, President and CEO of Desjardins Group, said that at that time, a third of Desjardins Group's total operating income came from outside Quebec, and 25% of it from Ontario. "We want to keep these numbers moving in the right direction. To make that happen, we'll focus on growing our operations across the board, including our caisse network in Ontario."³⁷

To exploit this development potential and ensure their future, the caisses populaires and their Fédération have undertaken a major transformation in recent years: the creation of a single caisse for the entire province.



In the summer of 2009, a meeting of the Desjardins Group Board of Directors was held in Toronto for the first time. The directors are pictured here in front of the building at 95 St. Clair Avenue West.



Speaking before The Economic Club of Canada in October 2018, Guy Cormier, President and CEO of Desjardins Group, affirmed the organization's intentions to expand its presence across the country.



THE ROAD TO DESJARDINS ONTARIO CREDIT UNION

The Ontario caisses achieved great success throughout the 2010s. For several consecutive years, they ranked first within Desjardins Group on the Net Promoter Score (NPS), the main measure of member satisfaction.³⁸ In 2017, they experienced their second best year in the previous two decades with 10% growth in assets and business volume.³⁹ It was exactly with this long-term momentum in mind that a feasibility study was produced that year on merging Ontario's 11 caisses populaires and their Fédération into a single entity.

The proposed merger generated debate among the directors, some of whom had doubts about its scope. This wasn't the first time caisses had merged, however: Manitoba's caisses populaires were the first to merge in 2010 to form Caisse Financial Group. Six years later, it was the Acadian caisses populaires' turn to join together

to become UNI Coopération financière. Finally, in January 2018, the 12 Ontario caisses affiliated with the Alliance also merged into a single entity. The reasons and objectives varied from case to case.

Analyses confirm that the plan to bring Ontario's Desjardins caisses populaires together to form a single caisse "was feasible and would result in significant gains for members, employees and the organization."⁴⁰ It responded to the desire to expand the services offered: with a single institution, administrative processes would be simpler and the caisses would have more resources for business development projects.⁴¹ The 120 or so members of the boards of directors and the 11 general managers of the caisses populaires agreed to the merger, even though their role would change when the project was completed. Putting aside their personal interests, they championed the project to members. This was the real start of what would be nicknamed the "Harmonium project," summed up by the



Delegates from the 11 Ontario caisses populaires at the last general meetings of the Fédération des caisses populaires de l'Ontario in Sudbury in April 2019, a few months after the vote in favour of the merger.

motto “Stronger Together.” Many employees of the caisses, the Fédération de l’Ontario and Desjardins Group worked full time on the project, as did Fédération Chair Stéphane Trottier, the project’s true architect.

Information evenings for members were held in October 2018. During extraordinary general meetings one month later, they voted in favour of the merger, as did the Fédération’s delegates. The following year was devoted to setting up the new Desjardins Ontario Credit Union, which included appointing William (Billy) Boucher to the position of general manager and chief operating officer. Officially established on January 1, 2020, it had 130,000 members, 50 branches, a Desjardins Business centre, a Desjardins Signature Service office, a team of 650 employees and nearly \$14 billion in assets under management. The newspaper *Le Droit* ran a headline announcing that the largest Desjardins caisse was now located in Ontario.⁴²

This decision was part of a long-term vision. After passing the 200,000 member mark in 1996, 90% of whom were French-speaking, that number gradually dropped. English-speaking membership, a topic of debate among the directors, was helping to ensure continued operations, reaching 40% by the end of the 2010s.⁴³ The Fédération des caisses de l’Ontario and its caisses were the largest private employer in the province with French as its working language but had long offered services in English. Because the caisse was the only financial institution in some communities, it has attracted many anglophone members.⁴⁴ By law, since 1994, the administration of the caisses populaires had to be conducted in French and the bylaws of the new Caisse Desjardins Ontario Credit Union unequivocally reaffirmed this, despite its bilingual name: “The caisse offers financial services to its members in French and serves the interests of Ontario’s French-speaking community by ensuring the management and democracy of the caisse in that language. [...] Communications between the caisse and its employees, as well as between employees, are primarily in French. The caisse may, however, serve a member in another language.”⁴⁵



The Board of Directors of the new Desjardins Ontario Credit Union in January 2020: Michel Yelle, Roger Leduc, observer Larry Allan Swiniarski from the Financial Services Regulatory Authority of Ontario, observer Stéphane Gravel from Desjardins Group, Pierre Benoit, Chantal Sabourin, Lucie Huot, Chair Stéphane Trottier, Marie-Paule Bonin, General Manager Billy Boucher, Pierre Messier, Bululu Kabatakaka, Donald Narbonne, Louise Gervais-Guy, Jean Cloutier, Robert Boucher, Francine Côté, Sylvain Charlebois. Absent: Valérie Doré, Sophie Miller.

"I am particularly pleased that, collectively, we have chosen to rise above local interests and the particular realities of our caisses, to join forces to offer our members a better institution,"⁴⁶ wrote Fédération Chair Stéphane Trottier in the 2018 annual report. Each of Ontario's four regions where there were caisses populaires had its own particular profile, and that's why they were all represented on the new entity's board of directors: Ottawa (four seats), Eastern Ontario (five seats), Sudbury - Northern Ontario (five seats)

and Southwest-Toronto (three seats). Its 11 liaison committees enabled it to stay in touch with the needs of Desjardins Ontario Credit Union's various communities.

As noted in the news release announcing the merger, "With an increased capacity to support local initiatives, the credit union will be an important partner in all the Ontario communities it serves."⁴⁷ And that meant Desjardins Ontario Credit Union built on the work of the caisses and the Fédération during this time.

LIST OF CAISSES POPULAIRES THAT MERGED WITH THE FÉDÉRATION DES CAISSES POPULAIRES DE L'ONTARIO ON JANUARY 1, 2020, TO BECOME DESJARDINS ONTARIO CREDIT UNION

CAISSES	GENERAL MANAGER	CHAIR
Caisse populaire Rideau-Vision d'Ottawa	Denis Beaudry	Jean Cloutier
Caisse populaire Trillium	Normand Leroux	Pierre Benoit
Caisse populaire d'Alfred	Eric Martin	Réjeanne Lévesque
Caisse populaire de Hawkesbury	Lionel Renaud	Sylvain Charlebois
Caisse populaire de la Vallée	Chantal Lajoie	Marie-Paule Bonin
Caisse populaire de Cornwall	Chantal Lajoie	Valérie Doré
Caisse populaire Nouvel Horizon	Paul Doré	Chantal Sabourin
Voyageurs Credit Union	Jean-Marc Spencer	Robert Boucher
Caisse populaire Vallée Est	Paul Mayer	Alain Aubertin
Caisse populaire Vermillon	Jean Bisson	Roger Gauthier
Caisse populaire Sud-Ouest Ontario	Christian Paradis	Lise Huot
Fédération des caisses populaires de l'Ontario	Lionel Gauvin	Stéphane Trottier

CONTRIBUTING TO COMMUNITY DEVELOPMENT

Over the past 30 years, Ontario's caisses have not only expanded their service offer, but also boosted their contribution to community well-being. To make a comparison in monetary terms alone, in 1990, \$230,000 was paid out for the caisses' "social engagement," while in 2019, more than \$1.2 million was paid out to "enrich communities,"⁴⁸ in addition to \$10 million in member dividends. Most importantly, this financial support allowed numerous projects, both locally and provincially, to get off the ground. A complete overview cannot be provided, but a few specific projects stand out.



Eight caisses populaires, the Fédération de l'Ontario and Desjardins Foundation jointly contributed to Collège Boréal Foundation's 2013 fundraising campaign. Pictured here are Mike Mayhew, Chair of the campaign cabinet; Donat Boulerice, Chair of the Fédération des caisses populaires; and Denis Hubert-Dutrisac, President of Collège Boréal, in front of the college's resource centre (library), which was renamed for the occasion in honour of the caisses' founder.

In the early 1990s, Caisse populaire de Cornwall contributed significantly to the creation of a community radio station. It was awarded a Mérite coopératif in the "community partner caisse" category, a Desjardins Group distinction that went for the first time to a caisse outside Quebec.⁴⁹ In Sudbury, cultural institutions such as the Théâtre du Nouvel-Ontario and Cinéfest received ongoing support from the caisse. More recently, the Place des Arts de Sudbury project, a cultural centre in the heart of the city, received \$250,000 over five years.

French-language education was one of the most supported areas throughout this period. This is not surprising because, as the Fédération's 1994 annual report stated, "numerous studies have shown [...] that the more Franco-Ontarians are educated, the less they assimilate."⁵⁰ In the previous chapter, we discussed the amounts that some caisses, such as Welland and Earlton, distributed to schools and students. The caisses have supported La Cité, the College of Applied Arts and Technology in Ottawa, from the beginning. The Alphonse-Desjardins campus in Orléans opened in 2010 thanks to a \$750,000 donation. Seven years later, a donation of \$250,000 over five years was made for Factorie Desjardins, a place of co-creation and innovation. In 2019, Laurentian University received a donation of \$300,000, which was announced with Desjardins Group President and CEO Guy Cormier on hand. Scholarships are still being offered, and through the affiliation with Desjardins Group, Ontario's caisses can now count on the support of the Desjardins Foundation, whose mission is precisely that. In 2018, the Desjardins Foundation awarded more than \$70,000 in prizes and scholarships across the province. There are also two Desjardins Endowment Funds at the Fondation de La Cité, valued at close to \$1.5 million, which offer student bursaries.





Ontario's caisses also contribute to the financial education of their young members with the school caisse, which still runs today in 2020. Between 1989 and 2020, there were just over 100 of them in the province's elementary schools.⁵¹ To support young adults, the caisses in the Ottawa and Sudbury areas signed on to the Personal Finance: I'm in Charge![®] program early on. This training, delivered by community partners, consists of 17 modules covering topics such as budgeting, education and debt. In the fall of 2019, with the support of Desjardins Financial Security, an agreement was reached with the YMCA of Greater Toronto to distribute the program to their various clients. This was a significant boon to the work to move young Ontarians toward financial empowerment.

Like products and services, contributions to the community evolved with members and social issues. For example, in 1991, the annual report noted that "environment-related sponsorships have increased from \$908 to \$23,700."⁵² In the same vein, pastoral care, which was one of the areas supported by several caisses, tended to disappear over the years, while healthcare was becoming more important. The Montfort Hospital Foundation, in particular, received financial support from many caisses. Caisse populaire Pointe-aux-Roches-Tecumseh teamed up with other Desjardins Group entities in 2009 to raise money so hospitals in the Windsor-Essex area could buy equipment to treat critically ill children.

With the COVID-19 pandemic that hit during Desjardins Ontario Credit Union's first year, support for the various communities was quickly put to the test. In April 2020, the organization announced that it would be donating a total of \$25,000 for food banks across the province. On May 5, on the occasion of #GivingTuesdayNow, a global day of unity and giving, the caisse donated \$34,000 to various community organizations, in addition to \$25,000 to the Montfort Hospital Foundation. Throughout Desjardins Group, the GoodSpark Fund and Momentum Fund were launched. The first fund supports projects that address community priorities and help strengthen the economy. The second helps businesses innovate, grow and create jobs, with financial assistance equivalent to 25% of the cost of their project, up to a maximum of \$10,000.

The caisses populaires have transformed considerably over the last three decades. First, they moved from a more transaction-oriented role to an advisory approach to support members as they navigated the complex world of financial products and services. And they did it in partnership with Desjardins Group, later becoming full members. This network paved the way for growth in the province and has led the Ontario caisses and their Fédération to undertake a new transformation by joining together to become a single institution: Desjardins Ontario Credit Union.

DESJARDINS ONTARIO CREDIT UNION IN THE CANADIAN CREDIT UNION ASSOCIATION'S TOP 10

In its September 2020 report, the Canadian Credit Union Association ranked Desjardins Ontario Credit Union the sixth largest credit union in Canada, excluding Quebec (by asset size), and the second largest in Ontario.



The head office of Desjardins Ontario Credit Union on Cyrville Road in Ottawa, formerly Caisse populaire Trillium.

CONCLUSION

JOINING TOGETHER TO BECOME STRONGER THAN EVER

“Association is the ultimate lever of strength. It’s a truth as old as man himself, but it’s far from being fully understood by all,” wrote Alphonse Desjardins in 1910. This statement by the founder has reverberated throughout the Ontario caisses’ 110-year history.

On May 21, 1910, Alphonse Desjardins helped found the province’s first caisse populaire in Ottawa. What he proposed to those present was “joining forces in the economic sphere.” His model of a savings and credit cooperative was designed to bring together residents of the French-Canadian Catholic parish to organize it economically. By teaching savings to its members, the caisse created a pool of capital to provide access to loans and promote local economic development. Over the next three years, Alphonse Desjardins rallied 18 communities around this idea, helping to create as many caisses around Ottawa and Sudbury and as far afield as Sault Ste. Marie.

It was by leveraging the power of association that the caisses were able to flourish within the province within a few decades. Franco-Ontarian organizations, including the Association canadienne-française d’éducation de l’Ontario, the Commandeurs de l’Ordre de Jacques-Cartier and the Union catholique des cultivateurs franco-ontariens, fully understood the strength of numbers and supported the growth of caisses populaires. Between 1940 and 1974, more than a hundred were founded in the vast majority of the province’s francophone communities. The founders included women and men who took on responsibility for these fledgling institutions, which often started in their homes. Membership and assets gradually grew. They acquired a certain size and became more professional. The caisses populaires themselves also joined forces, consolidating within a federation and regional caisses. Together, they could share services and meet members’ needs more effectively.

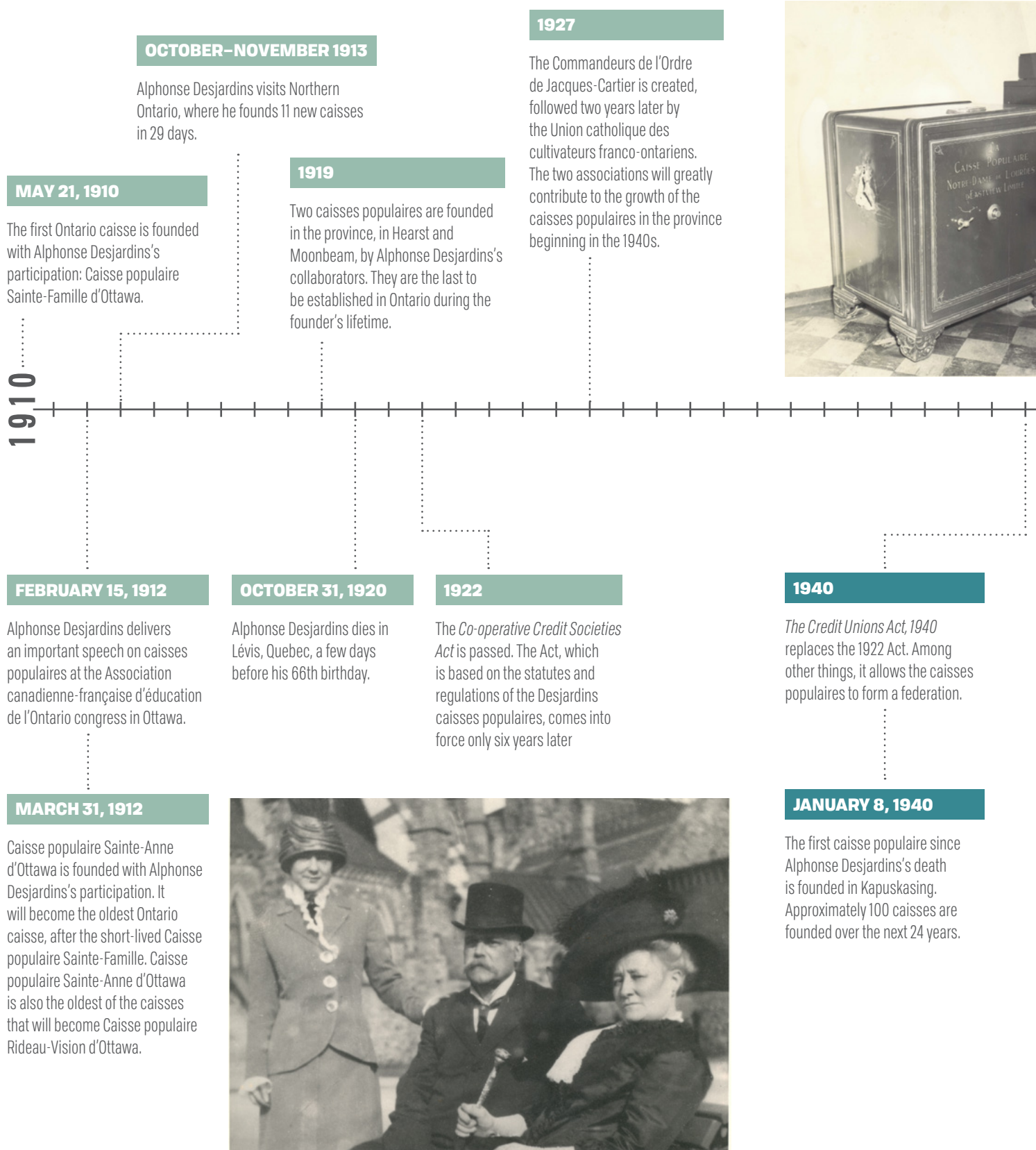
Once again, it was through association that the Ontario caisses were able to adjust to the transformations that accelerated in the 1960s. The emergence of new technologies required considerable investments,

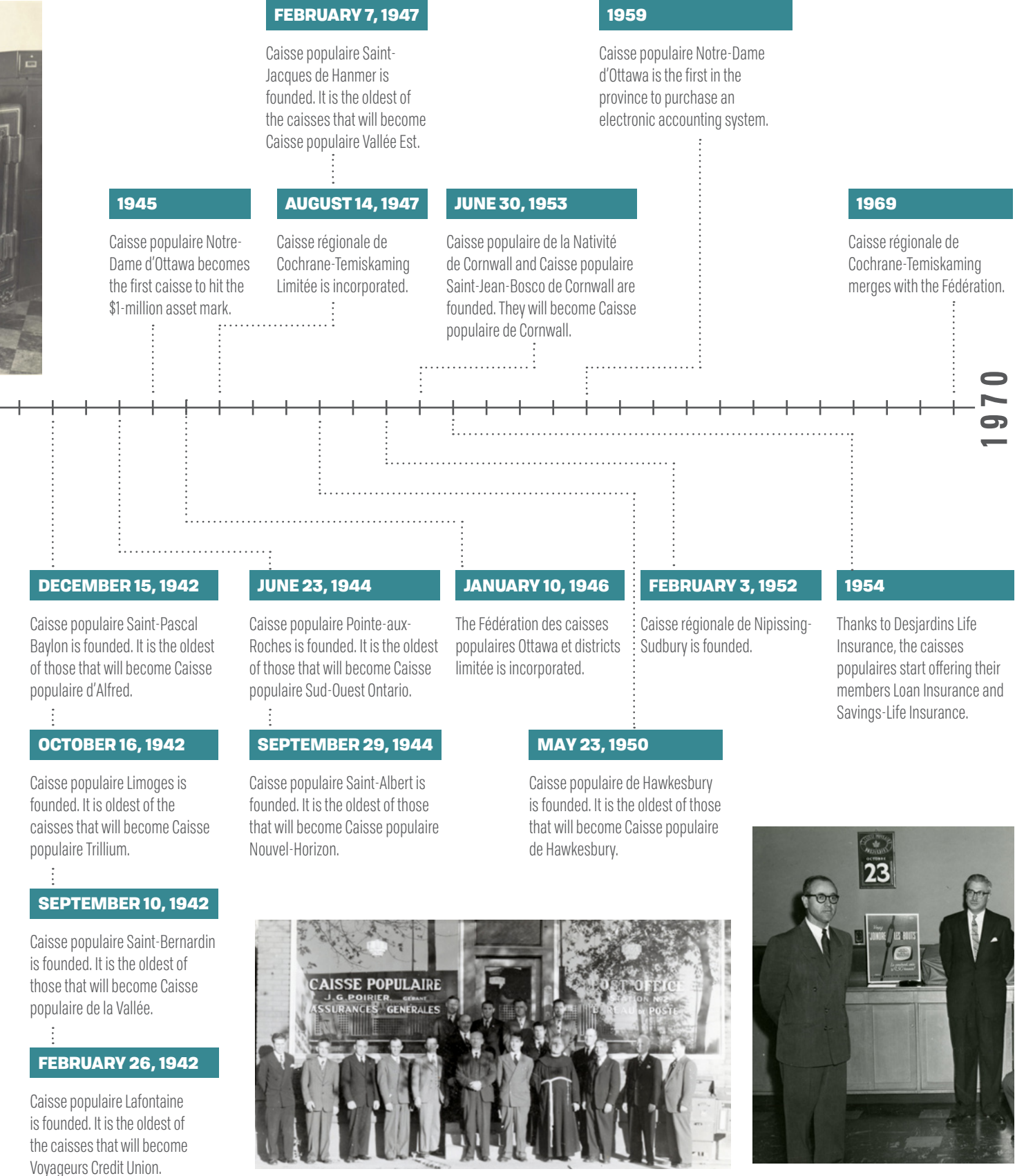
and that meant the caisses would have to pool their resources. The Ontario caisses were partnering with Desjardins Group to gain access to its technology tools to provide new services to members: inter-caisse service, ATMs, credit cards and point-of-sale terminals. The challenging economic conditions of the late 1970s and 1980s added a new dimension to the idea of association: in some cases, caisse consolidations were necessary and bolstered the caisses’ support for the community.

The association with Desjardins Group took shape with the Fédération’s affiliation as an auxiliary member in 1989, then as a full member in 2004. Ontario’s caisses populaires could leverage the group’s expertise to reinvent themselves. With technology that made it even easier to carry out transactions, especially the advent of the internet and AccèsD, members’ needs were shifting to advisory services. To provide this support, the caisses again relied on association: more and more caisses were consolidating to create stronger entities that could undertake this transformation. Specialized centres for entrepreneurs and farmers or administrative activities were set up in collaboration with many caisses. Members had access to a service offer that was more diversified and reflective of their needs than ever before. With stability and strong financial results, they could provide even more support for Franco-Ontarian initiatives throughout the province.

The historic journey of the caisses populaires has been marked by an ever closer association that has made them stronger than ever. The creation of Desjardins Ontario Credit Union on January 1, 2020, is the culmination, but not the end. Consolidating the 11 caisses populaires and the Fédération to create this unique credit union has created a stronger cooperative that can quickly adapt to members’ needs and provide even more support to communities. “Stronger together” is, at its core, what Ontario’s caisses have been saying and doing for 110 years. Backed by the power of association, the future of Desjardins Ontario Credit Union looks bright indeed.

TIMELINE (1910–1970)





FEBRUARY 7, 1947

Caisse populaire Saint-Jacques de Hanmer is founded. It is the oldest of the caisses that will become Caisse populaire Vallée Est.

1959

Caisse populaire Notre-Dame d'Ottawa is the first in the province to purchase an electronic accounting system.

1945

Caisse populaire Notre-Dame d'Ottawa becomes the first caisse to hit the \$1-million asset mark.

AUGUST 14, 1947

Caisse régionale de Cochrane-Temiskaming Limitée is incorporated.

JUNE 30, 1953

Caisse populaire de la Nativité de Cornwall and Caisse populaire Saint-Jean-Bosco de Cornwall are founded. They will become Caisse populaire de Cornwall.

1969

Caisse régionale de Cochrane-Temiskaming merges with the Fédération.

1970

DECEMBER 15, 1942

Caisse populaire Saint-Pascal Baylon is founded. It is the oldest of those that will become Caisse populaire d'Alfred.

JUNE 23, 1944

Caisse populaire Pointe-aux-Roches is founded. It is the oldest of those that will become Caisse populaire Sud-Ouest Ontario.

JANUARY 10, 1946

The Fédération des caisses populaires Ottawa et districts limitée is incorporated.

FEBRUARY 3, 1952

Caisse régionale de Nipissing-Sudbury is founded.

1954

Thanks to Desjardins Life Insurance, the caisses populaires start offering their members Loan Insurance and Savings-Life Insurance.

OCTOBER 16, 1942

Caisse populaire Limoges is founded. It is oldest of the caisses that will become Caisse populaire Trillium.

SEPTEMBER 29, 1944

Caisse populaire Saint-Albert is founded. It is the oldest of those that will become Caisse populaire Nouvel-Horizon.

MAY 23, 1950

Caisse populaire de Hawkesbury is founded. It is the oldest of those that will become Caisse populaire de Hawkesbury.

SEPTEMBER 10, 1942

Caisse populaire Saint-Bernardin is founded. It is the oldest of those that will become Caisse populaire de la Vallée.

FEBRUARY 26, 1942

Caisse populaire Lafontaine is founded. It is the oldest of the caisses that will become Voyageurs Credit Union.



TIMELINE (1970–2020)



JULY 10, 1979

The Alliance des caisses populaires de l'Ontario is incorporated

1985

The first three Ontario caisse ATMs are introduced in the Ottawa area, at the Cyrville-Rockland, Orléans and Sainte-Anne Laurier caisses.

MAY 8, 1989

The Fédération des caisses populaires de l'Ontario becomes an auxiliary member of Desjardins Group



1970

1972

Caisse régionale de Nipissing-Sudbury merges with the Fédération.

The integrated caisse system starts to be rolled out to the Ontario caisses.

1988

The assets of Ontario's caisses and their Fédération hit the symbolic \$1-billion mark

1994

A new *Credit Unions and Caisses Populaires Act* is passed, introducing significant changes, including capitalization changes.

1970

The Fédération adopts the name Fédération des caisses populaires de l'Ontario. It had already changed its name since it was founded to become Fédération des caisses populaires canadiennes-françaises de l'Ontario in 1952.

1976

The Credit Union and Caisses Populaires Act, 1976 is passed, leading to the creation of the Deposit Insurance Corporation of Ontario (DICO).



NOVEMBER 1999

At a strategy conference in Sudbury, participants agree on the need for caisse populaire consolidations.



2005

By this time, individual members throughout Desjardins are doing more transactions online than at ATMs.

APRIL 26, 2003

With a 94% vote in favour, the 113 representatives of the 30 caisses affiliated with the Fédération de l'Ontario agree to continue their partnership with Desjardins. On January 1, 2004, they become full members of Desjardins Group.

2013

Desjardins Financial Centre – Toronto opens in the heart of the city's financial district. It is operated by Voyageurs Credit Union with the participation of Desjardins Group's other main entities.

2017

Desjardins Financial Centre – Downtown Ottawa and Desjardins Signature Service open

2000

Ontario's first Desjardins Business centre opens in Ottawa.

2010

Launch of Desjardins mobile services for touch-screen smartphones.

JANUARY 1, 2020

Desjardins Ontario Credit Union officially opens.

1996

Caisse populaire members can now make transactions online and by phone using AccèsD.



2020

LIST OF CAISSES POPULAIRES FOUNDED IN ONTARIO

NAME OF CAISSE	DATE FOUNDED	AS AT DECEMBER 31, 2019	CHANGE IN AFFILIATION	END OF OPERATIONS
Sainte-Anne d'Ottawa	March 31, 1912	Caisse populaire Rideau-Vision d'Ottawa	—	—
Saint-Jean-Baptiste d'Ottawa	February 9, 1913	Caisse populaire Rideau-Vision d'Ottawa	—	—
Notre-Dame d'Ottawa	April 27, 1913	Caisse populaire Rideau-Vision d'Ottawa	—	—
Saint-Charles d'Ottawa	March 4, 1941	Caisse populaire Rideau-Vision d'Ottawa	—	—
Sacré-Cœur d'Ottawa	1943	Caisse populaire Rideau-Vision d'Ottawa	—	—
Champlain d'Ottawa	November 17, 1943	Caisse populaire Rideau-Vision d'Ottawa	—	—
Pembroke	1945	Caisse populaire Rideau-Vision d'Ottawa	—	—
Sainte-Famille d'Ottawa	1946	Caisse populaire Rideau-Vision d'Ottawa	—	—
Saint-Thomas d'Aquin d'Ottawa	1964	Caisse populaire Rideau-Vision d'Ottawa	—	—
Montfort d'Ottawa	1965	Caisse populaire Rideau-Vision d'Ottawa	—	—
Saint-Bonaventure d'Ottawa	1965	Caisse populaire Rideau-Vision d'Ottawa	—	—
Sainte-Geneviève d'Ottawa	November 14, 1969	Caisse populaire Rideau-Vision d'Ottawa	—	—
Limoges	October 16, 1942	Caisse populaire Trillium	—	—
Clarence Creek	January 25, 1943	Caisse populaire Trillium	—	—
Vanier	June 22, 1943	Caisse populaire Trillium	—	—
Orléans	March 15, 1944	Caisse populaire Trillium	—	—
Sarsfield	May 11, 1944	Caisse populaire Trillium	—	—
Cyrville	July 6, 1944	Caisse populaire Trillium	—	—
Rockland	1957	Caisse populaire Trillium	—	—
Carlsbad Springs	January 5, 1966	Caisse populaire Trillium	—	—
Hammond	October 10, 1974	Caisse populaire Trillium	—	—
Lafontaine	February 26, 1942	Voyageurs Credit Union	—	—
Earlton	November 9, 1942	Voyageurs Credit Union	—	—
Sainte-Anne de Sudbury	February 5, 1945	Voyageurs Credit Union	—	—
Cochrane	November 1, 1945	Voyageurs Credit Union	—	—
Saint-Laurent de Ramore	June 26, 1947	Voyageurs Credit Union	—	—
Saint-Jean de Brébeuf de Sudbury	April 26, 1949	Voyageurs Credit Union	—	—
Saint-Eugène de Sudbury	1953	Voyageurs Credit Union	—	—
La Toussaint de Sudbury	1955	Voyageurs Credit Union	—	—
LaSalle de Sudbury	October 29, 1955	Voyageurs Credit Union	—	—
Roussel de Coniston	May 30, 1961	Voyageurs Credit Union	—	—
New Liskeard	December 9, 1965	Voyageurs Credit Union	—	—
Saint-Bernardin	September 10, 1942	Caisse populaire de la Vallée inc.	—	—
Alexandria	June 30, 1953	Caisse populaire de la Vallée inc.	—	—
Sainte-Anne de Prescott	October 13, 1972	Caisse populaire de la Vallée inc.	—	—
Wendover	1942	Caisse populaire d'Alfred Limitée	—	—

NAME OF CAISSE	DATE FOUNDED	AS AT DECEMBER 31, 2019	CHANGE IN AFFILIATION	END OF OPERATIONS
Saint-Pascal Baylon	December 15, 1942	Caisse populaire d'Alfred Limitée	—	—
Alfred	March 28, 1944	Caisse populaire d'Alfred Limitée	—	—
Chelmsford	April 11, 1944	Caisse populaire Vermillon	—	—
Espanola	November 22, 1950	Caisse populaire Vermillon	—	—
Azilda	December 8, 1954	Caisse populaire Vermillon	—	—
Cartier	January 18, 1963	Caisse populaire Vermillon	—	—
Saint-Étienne de Dowling	May 22, 1964	Caisse populaire Vermillon	—	—
Pointe-aux-Roches	June 23, 1944	Caisse populaire Sud-Ouest Ontario Inc.	—	—
Welland	December 13, 1946	Caisse populaire Sud-Ouest Ontario Inc.	—	—
Port Colborne	September 10, 1954	Caisse populaire Sud-Ouest Ontario Inc.	—	—
Tecumseh	March 28, 1958	Caisse populaire Sud-Ouest Ontario Inc.	—	—
Niagara	1962	Caisse populaire Sud-Ouest Ontario Inc.	—	—
Sainte-Catharines	August 14, 1968	Caisse populaire Sud-Ouest Ontario Inc.	—	—
Saint-Albert	September 29, 1944	Caisse populaire Nouvel-Horizon Inc.	—	—
Embrun	August 9, 1945	Caisse populaire Nouvel-Horizon Inc.	—	—
Casselman	February 21, 1962	Caisse populaire Nouvel-Horizon Inc.	—	—
Saint-Isidore	June 18, 1970	Caisse populaire Nouvel-Horizon Inc.	—	—
Saint-Jacques de Hanmer	February 7, 1947	Caisse populaire Vallée Est limitée	—	—
Val Caron	May 7, 1963	Caisse populaire Vallée Est limitée	—	—
Hawkesbury	May 23, 1950	Caisse populaire de Hawkesbury	—	—
Fournier	August 21, 1973	Caisse populaire de Hawkesbury	—	—
Saint-Jean-Bosco de Cornwall	June 30, 1953	Caisse populaire de Cornwall Inc.	—	—
Nativité de Cornwall	June 30, 1953	Caisse populaire de Cornwall Inc.	—	—
Moonbeam	1940	—	Caisse Alliance	—
Kapuskasing	January 8, 1940	—	Caisse Alliance	—
Saint-Charles de Timmins	June 19, 1940	—	Caisse Alliance	—
North Bay	December 2, 1943	—	Caisse Alliance	—
Corbeil	1943	—	Caisse Alliance	—
Saint-Anne d'Hallébourg	March 15, 1944	—	Caisse Alliance	—
Hearst	March 17, 1944	—	Caisse Alliance	—
Noëlville	August 17, 1944	—	Caisse Alliance	—
Ansonville	November 15, 1944	—	Caisse Alliance	—
Mattice	December 5, 1944	—	Caisse Alliance	—
Bonfield	May 31, 1945	—	Caisse Alliance	—
Verner	May 31, 1945	—	Caisse Alliance	—
Field	November 20, 1945	—	Caisse Alliance	—
Fauquier	1945	—	Caisse Alliance	—
Opasatika	1945	—	Caisse Alliance	—
River Valley	1945	—	Caisse Alliance	—
Val Gagné	June 20, 1946	—	Caisse Alliance	—

NAME OF CAISSE	DATE FOUNDED	AS AT DECEMBER 31, 2019	CHANGE IN AFFILIATION	END OF OPERATIONS
Mattawa	October 18, 1946	—	Caisse Alliance	—
Val Rita	1946	—	Caisse Alliance	—
Harty	1946	—	Caisse Alliance	—
Val Côté	1946	—	Caisse Alliance	—
Saint-Antoine de Timmins	1946	—	Caisse Alliance	—
Saint-Charles Borromée	November 9, 1949	—	Caisse Alliance	—
Lavigne	1949	—	Caisse Alliance	—
La Résurrection de Sturgeon Falls	December 14, 1951	—	Caisse Alliance	—
Alban	April 23, 1954	—	Caisse Alliance	—
Sacré-Cœur de Sturgeon Falls	June 7, 1956	—	Caisse Alliance	—
Sainte-Famille d'Ottawa	May 21, 1910	—	—	Data not available
Saint-François d'Assise	January 29, 1911	—	—	Data not available
Rockland	December 9, 1912	—	—	Data not available
Saint-Viateur de South Indian	April 6, 1913	—	—	Data not available
Saint-Joseph de Chelmsford	October 12, 1913	—	—	Data not available
Saint-Romain de Blezard Valley	October 14, 1913	—	—	Data not available
Saint-Jacques de Hanmer	October 16, 1913	—	—	Data not available
Sainte-Anne des Pins	October 19, 1913	—	—	Data not available
Sainte-Famille de Blind River	October 21, 1913	—	—	Data not available
Saint-Ignace de Steelton	October 26, 1913	—	—	Data not available
Saint-David de Noëlville	October 30, 1913	—	—	Data not available
Saint-Jean-Baptiste de Verner	November 2, 1913	—	—	Data not available
Saint-Thomas de Warren	November 4, 1913	—	—	Data not available
Saint-Charles	November 6, 1913	—	—	Data not available
Sacré-Cœur de Jésus de Sturgeon Falls	November 9, 1913	—	—	Data not available
Sacré-Cœur d'Ottawa	December 7, 1916	—	—	Data not available
Notre-Dame de Lourdes d'Ottawa (Eastview)	July 15, 1917	—	—	Data not available
Sacré-Cœur de Toronto	November 18, 1917	—	—	Data not available
Hearst	November 15, 1919	—	—	Data not available
Nativité de Moonbeam	1919	—	—	Data not available
Kirkland Lake	1944	—	—	Liquidated in 1956
Ryland	1944	—	—	Liquidated in 1976
L'Orignal	1944	—	—	Liquidated in 1962
Pinewood	1944	—	—	Data not available
Coppell	1945	—	—	Closed in 1960
Jogues	1945	—	—	Closed in 1964
Génier	1945	—	—	Data not available
Lac Ste-Thérèse	1948	—	—	Closed in 1960
Windsor	1948	—	—	Closed in 1988

NAME OF CAISSE	DATE FOUNDED	AS AT DECEMBER 31, 2019	CHANGE IN AFFILIATION	END OF OPERATIONS
Paincourt	1948	–	Merged with a credit union in 1982	–
Sarnia	1950	–	–	Closed in 1976
Belle-Rivière	1955	–	Joined the OCUL in 1975	–
Lamarche (Toronto)	1963	–	–	Closed in 1981
Hamilton	1963	–	Merged with a credit union in 1981	–
Overbrook	1963	–	–	Data not available
Kingston	1964	–	–	Data not available
Elliot Lake	1967	–	–	Data not available

This list was mainly created based on information in Brigitte Bureau's book *Un passeport vers la liberté*. The author mentions that caisses populaires would also have been founded in Belle-Vallée, Thornloe, Saint-Joachim and Vars.

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NOTES

CHAPTER 1

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- ² Bélanger, *Alphonse Desjardins*, p. 53.
- ³ See *Might's Ottawa City Directory*.
- ⁴ Sylvie Jean, *Histoire du mouvement coopératif en Ontario français* (Ottawa: Conseil de la Coopération d'Ontario, 1986), p. 15.
- ⁵ Bélanger, *Alphonse Desjardins*, p. 118.
- ⁶ Alphonse Desjardins, *La caisse Populaire* (Montreal: Institut social populaire, 1944), p. 41.
- ⁷ Bélanger, *Alphonse Desjardins*, p. 122.
- ⁸ Pierre Poulin, *Histoire du Mouvement Desjardins, T. II : La percée des caisses populaires, 1920-1944* (Montreal: Québec Amérique, 1990), p. 239.
- ⁹ Bélanger, *Alphonse Desjardins*, p. 464.
- ¹⁰ Claude Genest, "Alphonse Desjardins : fondateur d'une coopérative d'épargne et de crédit pour des fonctionnaires," *Reflets : revue de l'Association québécoise des retraités du secteur public et parapublic*, Vol. 26, No. 2 (December 2009), p. 19.
- ¹¹ Robert Choquette, *La foi gardienne de la langue en Ontario, 1900-1950* (Montreal: Bellarmin, 1987), p. 211.
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- ¹⁴ Alphonse Desjardins Historical Society archives. Fonds Alphonse-Desjardins, 0.21 : 2.3-7.1. Letter from Alphonse Desjardins to P.C. Charlebois, January 29, 1912.
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- ¹⁹ Alphonse Desjardins Historical Society archives. Fonds Alphonse-Desjardins, 0.22-3-108. Letter from F. D. Monk to Alphonse Desjardins, May 1, 1913.
- ²⁰ "Les caisses populaires," *Le Droit* (October 21, 1913), p. 4.
- ²¹ Guy Gaudreau (ed.), *Bâti sur le roc : de l'ACFÉO à l'ACFO du grand Sudbury (1910-1987)* (Sudbury: Société historique du Nouvel-Ontario, 1994), p. 204-205; Alphonse Desjardins Historical Society archives. Fonds-Alphonse Desjardins, 90,1:1.1. Alphonse Desjardins's notebook.
- ²² "Les caisses populaires dans Ontario," *L'Action sociale* (November 14, 1913), p. 1.
- ²³ "Un sénateur canadien-français," *La Vérité* (March 14, 1914), p. 271.
- ²⁴ "Les caisses populaires dans Ontario," *L'Action sociale* (November 14, 1913), p. 1.
- ²⁵ Bélanger, *Alphonse Desjardins*, p. 467.
- ²⁶ Alphonse Desjardins Historical Society archives. Fonds Alphonse-Desjardins, 90, 1:1.1. Alphonse Desjardins's notebook.
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- ³¹ Sylvie Jean, *Historique de la Caisse populaire Saint-Jean-Baptiste d'Ottawa* (Ottawa: CPSJBO, 1988), p. 2; Sylvie Jean, *Historique de la Caisse populaire Notre-Dame d'Ottawa inc, 1913-1988* (Ottawa: CPNDO, 1990), p. 5.

- ³² Poulin, *Histoire du Mouvement Desjardins*, T. I, p. 257–259.
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- ³⁴ Brigitte Bureau, *Un passeport vers la liberté. Les caisses populaires de l'Ontario de 1912 à 1992* (Ottawa: Mouvement des caisses populaires de l'Ontario, 1992), p. 41.
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CHAPTER 3

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CONCLUSION

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Desjardins Ontario Credit Union opened on January 1, 2020. Today, it serves members across the entire province and represents more than 100 years of history—Alphonse Desjardins founded the first caisses populaires in Ontario in the 1910s. From humble beginnings as small savings and credit cooperatives, the caisses populaires have grown through the generations to become an integral part of Desjardins Group, the leading cooperative financial group in Canada and the sixth largest in the world. This is a story of continually adapting to members' needs—it's also the story of the Franco-Ontarian community, which this book also explores.

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