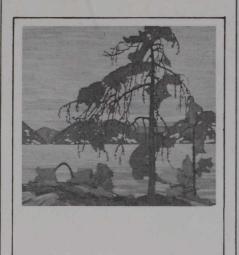
Cover picture shows

Tom Thomson's The Jack Pine, painted in 1917, a masterpiece in the collection of the National Gallery of Canada — see article about Tom Thomson and the Group of Seven, page 7.

Canada Today



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Co-operatives find new dynamic role

By Joseph MacSween

The Complexe Desjardins, which is described as the biggest "people place" ever built in Montreal, constitutes a spectacular living monument to the development of the Co-operative Movement in Quebec and Canada.

The four-tower, \$157-million, multifunctional project is named for Alphonse Desjardins, the French-Canadian legislative reporter who wrote an innovative chapter in the international history of the movement.

Spokesmen say the construction project represents the biggest co-operative venture in urban development in North America and also signals a reorientation of the Desjardins movement in Quebec.

Desjardins started one of the greatest success stories in the history of Quebec — Canada, in fact — when he founded his first caisse populaire and thereby introduced credit unions to North America.

The first deposit was ten cents, one thin dime, on the day Desjardins opened the caisse populaire in 1900 at his home town of Levis, across the St. Lawrence river from Quebec City.

Today the assets built on 1,638 caisses populaires and credit unions in Quebec are estimated at \$4.4 billion and membership at 3.9 million men, women and children out of a total population of six million. A wheel has turned. Traditionally, cooperators tended to boast that their progress represented such-and-such a percentage of capitalist enterprise. Recently, a capitalist trust company official boasted that the assets of his firm amounted to Desjardins proportions.

proportions

Even the bare statistics sketch the outline of an economic and social giant. Some observers see the Desjardins co-operative institutions for savings and credit as a major factor in bringing Quebec through the stormy financial waters of the Quiet Revolution, which yanked the province into the 20th century, educationally, socially and industrially.

But that may only be the start of the story. A highly significant reorientation is under way in the Federation de Quebec des Caisses Populaires Desjardins, by far the largest of four federations serving the varied needs of French- and Englishlanguage citizens in the field of co-operative savings and credit in the province.

After much reflection and study, the 3,000,000-member federation is moving

into the mainstream of the Quebec industrial revolution and cultivating an image strikingly dynamic in comparison with its traditional rural conservatism.

Alfred Rouleau, federation president, put it this way in addressing a congress: "The rapid growth we have known in these past years can be interpreted largely as a mark of confidence accorded to the caisses populaires, the Desjardins movement and the Co-operative movement. Such a phenomenon, if it is encouraging, also has its counterpart in additional responsibility conferred upon us. We have been invited, I believe, to play a more and more dynamic role in the industrial and commercial development of our community. We think we have today the capacity to do this. This explains our decision to create the Société d'Investissment Desjardins.'

social duty

The investment society — known as SID — was created by an act of the Quebec National Assembly with authorized risk capital of \$100 million. Observers feel it could have significant results in the development of secondary industry, which Quebec lacks in comparison with Ontario, its more affluent neighbour to the west. SID is primarily considering five sectors — food, health, leisure, transport and communications and housing — picked because they correspond to the overall objectives of the society and show development potential.

"We have a duty towards society, to help the economy and create jobs, especially for the young people coming on the market," said Dr. Rosario Tremblay, director of external communications, in discussing the present orientation of the movement. The federation amounts to a constellation of enterprises with SID and older societies comprising what is described by Dr. Rosario Tremblay as the co-operative movement's first "near-conglomerate." The newly-restructured and highly computerized federation embraces 1,273 caisses populaires, 10 regional unions, SID, two life insurance companies, two general insurance companies, a trust company, an investment fund and an educational institute. "The whole thing grew in a natural and logical way over the years as we tried to provide a full range of financial services and retain the money in the hands of the people," said Dr. Tremblay. "People have even come from the Bank of England to have a look at us," the veteran co-operator reported, with a smile, in describing the