

# NATIONAL ASSEMBLY OF QUÉBEC

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## Bill 60

An Act respecting certain caisses d'entraide économique

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First reading .....

Second reading .....

Third reading .....

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M. JACQUES PARIZEAU

Minister of Financial Institutions and Cooperatives

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## EXPLANATORY NOTES

*The main object of this bill is to order a vote held in all caisses d'entraide économique, excepting those which have converted into sociétés d'entraide économique pursuant to the vote on 14 February 1982, and those which had already decided on their future form of existence before 23 February 1982, the date on which the Minister of Financial Institutions and Cooperatives made his policy statement.*

*At this vote, to be held on 22 May 1982, the members of a union (caisse) entitled to vote under the terms of the bill will have several options to choose from. They may elect to convert their union into a société d'entraide économique following the "Dugal plan". They may decide to integrate their union with the Mouvement des caisses populaires et d'économie Desjardins du Québec, if the Mouvement has proposed it to them. They may opt for any other plan submitted to them with the Minister's approval. Or, they may choose to wind up and dissolve their caisse d'entraide économique.*

*The bill sets out the necessary rules on the drafting and presenting of the various options, on their contents and conditions of application and, lastly, on establishing their juridical effects.*

*The bill regulates publicity between tabling of the bill and 1 June 1982 dealing with the options to be submitted to the members for the vote. Any option that receives over 50% of the vote will be adopted. If no option receives over 50%, a second vote will be held on 29 May 1982.*

*The bill also regulates the holding of the vote and empowers the Minister to regulate specified matters, and to order, after 1 June 1982, the winding-up of a union on the conditions he may determine.*

*Lastly, the bill contains several provisions designed to allow the sociétés d'entraide économique, on conditions specified in the bill, to redeem shares and pay deposits held in a registered retirement savings plan by a person 65 years of age or over, in a registered home ownership savings plan by a person having acquired a principal residence, and by a disabled person. It is also designed to allow, until 1 September 1982, the transfer of shares of the sociétés d'entraide économique, with the related tax benefits.*

*Several legislative provisions which already exist in other statutes now in force have, instead of being referred to, been reproduced in the bill, to simplify comprehension.*

*The bill amends the Taxation Act and the Act respecting the sociétés d'entraide économique and amending various legislation.*



## Bill 60

An Act respecting certain  
caisses d'entraide économique

HER MAJESTY, with the advice and consent of the National Assembly of Québec, enacts as follows:

### CHAPTER I

#### APPLICABILITY AND GENERAL PROVISIONS

**1.** In this Act, unless otherwise indicated by the context, “caisse d'entraide économique” means a caisse d'entraide économique listed in Schedule I or a caisse d'entraide économique designated by the Minister.

**2.** Every caisse d'entraide économique shall hold a vote on the following options:

- (1) the conversion plan contemplated in Chapter II;
- (2) the integration plan contemplated in Chapter III, if such is the case;
- (3) any other plan contemplated in Chapter IV, if such is the case;
- (4) winding-up in accordance with the rules provided in Chapter V.

**3.** Any other option is null and void.

**4.** No caisse d'entraide économique may issue or repay any share before 1 June 1982.

This section has effect from 23 February 1982.

**5.** In case of a vacancy on the board of directors of a caisse d'entraide économique or the incapacity or resignation of a director after

(*insert here the date of the tabling of Bill 60*), the Minister may, if the directors remaining in office are not a quorum, appoint for the period he determines such directors as necessary to form a quorum, after consulting, where such is the case, the directors then in office.

This section has effect from (*insert here the date of the tabling of Bill 60*).

**6.** No caisse d'entraide économique may, until 1 June 1982, hold any meeting dealing with a conversion plan, an integration plan, a change of affiliation, an amalgamation or a winding-up, unless the meeting is held for the sole purpose of informing the members of the union.

Furthermore, no union may, until that date, alienate all or part of its assets except in the ordinary course of its business, unless authorized thereto by the Minister, even retroactively.

This section has effect from 23 February 1982.

**7.** No request contemplated in section 44 of the Savings and Credit Unions Act (R.S.Q., chapter C-4) to convene a special meeting of the members of a caisse d'entraide économique intended to dismiss a director, or a member of the board of supervision or the committee on credit, may be deposited at the head office of the caisse d'entraide économique between 15 April 1982 and 29 May 1982.

Before 15 April 1982, the secretary or his substitute shall, on receiving such a request, convene a special meeting. He must give five days' notice of the meeting.

This section has effect from (*insert here the date of the tabling of Bill 60*).

## CHAPTER II

### PLAN FOR CONVERSION INTO A SOCIÉTÉ D'ENTRAIDE ÉCONOMIQUE

#### DIVISION I

##### GENERAL PROVISIONS

**8.** A plan for the conversion of a caisse d'entraide économique into a société d'entraide économique that has been approved pursuant to the third paragraph of section 6 of the Act respecting the sociétés d'entraide économique and amending various legislation (1981, chapter 31), and that has been amended in accordance with this Act, must be submitted to the union for a vote.

For the purposes of this Act, the conversion plan of each caisse d'entraide économique is deemed to be submitted by the Fédération des sociétés d'entraide économique du Québec.

**9.** The executive officers and the employees of each caisse d'entraide économique must give assistance to the Fédération des sociétés d'entraide économique du Québec and put at its disposal all the books and documents in their custody.

**10.** The Fédération des sociétés d'entraide économique du Québec must amend in each conversion plan the information prescribed in paragraphs 3 to 6 and 8 of section 3 of the Act respecting the sociétés d'entraide économique and amending various legislation by substituting the following information:

(1) the amount of the paid-up capital stock on 23 April 1982, indicating the portion of that amount that was subscribed before 23 August 1981;

(2) the surname, given name and address of each shareholder on 23 April 1982;

(3) the number of shares held by each shareholder on 23 April 1982, specifying those subscribed before 23 August 1981 and the amount of money such shares represent;

(4) the number of shares, for each shareholder, that will be converted into shares of the share capital of the société d'entraide économique resulting from the continuance contemplated by this chapter, and the amount of money such shares represent;

(5) the number of shares, for each shareholder, that will be converted into deposits, and the amount of money such deposits represent.

**11.** Not later than 1 May 1982, the Fédération des sociétés d'entraide économique du Québec must send a copy of the information prescribed in section 10 to the Minister and to the caisse d'entraide économique concerned.

**12.** In no case may amendments that must be made pursuant to section 10 to the conversion plan of a caisse d'entraide économique have the effect of amending the first paragraph of section 6 of the text of the conversion plan.

**13.** In the text of every conversion plan of a caisse d'entraide économique, the time allowed for the issue of the instruments evidencing deposits resulting from the conversion of shares terminates on 30 June 1982.

However, the date provided in the first paragraph is replaced by 1 August 1982 where the conversion plan of a caisse d'entraide

économique provides that no deposit resulting from the conversion of shares becomes due in the three-month period commencing on 1 March 1982 and terminating on 31 May 1982.

**14.** If significant facts unknown to the Minister existed when the conversion plan of a caisse d'entraide économique was approved, the Fédération des sociétés d'entraide économique du Québec may request the Minister to amend the plan of a caisse d'entraide économique.

Requests for amendment must be sent to the Minister not later than 19 April 1982.

**15.** If the Minister considers that the facts on which the requested amendments are founded are significant, he may approve the amendments with or without amendments.

If the Minister approves the amendments, he shall send copy of them to the Fédération des sociétés d'entraide économique du Québec and to the caisse d'entraide économique concerned not later than 1 May 1982.

**16.** The Fédération des sociétés d'entraide économique du Québec must prepare an information document containing

(1) a summary of the conversion plan;

(2) a summary of the amendments provided for in sections 10 and 13 and, if such is the case, 15; also, sections 37 and 122 to 132 of this Act, and sections 53.1 to 53.3, 200.1 and 200.2 of the Act respecting the sociétés d'entraide économique and amending various legislation;

(3) all other information determined by the Minister.

The Federation must forward the information document to the Minister not later than 19 April 1982.

**17.** The summary of the conversion plan must contain

(1) the data enabling the members to establish how many of their shares will be converted into shares and how many into deposits;

(2) the description of the characteristics of such shares and deposits;

(3) as the case may be, the proportion of the operating surplus that may, for the current fiscal period, be allocated to the payment of interest on the sums paid on shares or to the payment of rebates to depositors or borrowers.

**18.** The Minister shall approve the information document with or without amendments.

**19.** After approving the information document, the Minister shall forward a copy thereof to the Fédération des sociétés d'entraide économique du Québec and to the union concerned before 1 May 1982.

**20.** The Fédération des sociétés d'entraide économique du Québec must, through the intermediary of a person designated by the Minister, forward a copy of the information document to the members of the caisse d'entraide économique concerned not later than 6 May 1982.

**21.** Every member or creditor of a caisse d'entraide économique may obtain in respect of the conversion plan and the amendments to it the information prescribed in paragraph 1 of section 10 of this Act and in paragraphs 7, 9 and 10 of section 3 of the Act respecting the sociétés d'entraide économique and amending various legislation.

Every member may also obtain all the information contained in the plan, and the amendments to it, to the extent that such information concerns him.

**22.** The caisse d'entraide économique must give a copy of the information document to every creditor who requests it.

It shall allow its members and creditors to examine the information circular and the audited financial statements of the caisse d'entraide économique to 30 September 1981, copy of which was received by the members in view of the special meeting held on 14 February 1982.

**23.** No conversion plan other than a conversion plan contemplated in section 8 that has been amended in conformity with this Act may be submitted for a vote.

## DIVISION II

### ADOPTION OF THE CONVERSION PLAN

**24.** To adopt the plan for conversion into a société d'entraide économique, and the amendments to it, the draft conversion by-law submitted at the special meeting held on 14 February 1982 is deemed to be resubmitted for adoption when the vote is held.

The draft by-law must, however, be read without reference to the special meeting of the members of the caisse d'entraide économique called for 14 February 1982.

**25.** If the by-law is adopted, all the members and shareholders of the *caisse d'entraide économique* are deemed to have adopted the by-law, the conversion plan and the amendments to the plan.

In no case may the union amend the conversion plan or the amendments to it in any manner, except in the case of a clerical error, if authorized by the Minister.

**26.** In no case may the conversion by-law be amended; nor may it be repealed unless the Minister refuses to issue the letters patent.

### DIVISION III

#### APPLICATION FOR CONTINUANCE

**27.** The application for the issue of letters patent for the *société d'entraide économique* indicates

(1) the corporate name of the company, which is that of the union, but with the expression "*caisse d'entraide économique*" replaced by "*société d'entraide économique*";

(2) the location of the head office of the company, which is that of the union;

(3) the surname, given name, occupation and address of each of the first directors of the company, who are the directors of the union;

(4) the description and the amount of the authorized share capital of the company resulting from the continuance;

(5) the modalities of conversion of the shares into shares of the company resulting from the continuance.

**28.** The application must be accompanied with such documents, proof and information as may be determined by the Minister.

**29.** The application for the continuance of the *caisse d'entraide économique* as a *société d'entraide économique* must be made by the directors of the union and forwarded to the Minister not later than 10 days after the vote is held.

The application must be signed by one of the directors of the union.

**30.** The Minister may, if he deems it expedient, issue under his seal the letters patent of the *société d'entraide économique*.

**31.** The Minister must give notice of the issue of the letters patent in the *Gazette officielle du Québec*.

On the date of publication of the notice or on any earlier or later date determined by the Minister and indicated in the notice, the caisse d'entraide économique becomes a société d'entraide économique governed by Title II of the Act respecting the sociétés d'entraide économique and amending various legislation.

**32.** On the date of publication of the notice or on the date indicated in the notice,

(1) the letters patent attest the continuance of the caisse d'entraide économique as a société d'entraide économique and its continuance as a company governed by Title II of the Act respecting the sociétés d'entraide économique and amending various legislation;

(2) the letters patent of the company are deemed to be the deed of incorporation of the company, which is continued as a company governed by Title II of the said Act.

**33.** Subject to this Act and the Act respecting the sociétés d'entraide économique and amending various legislation and their application, the rights, obligations and deeds of the caisse d'entraide économique continued as a société d'entraide économique governed by Title II of the said Act and those of the members are not affected by the continuance.

Moreover, the union that has been continued as a company is bound by the conversion plan adopted by its members.

**34.** The unions continued pursuant to this chapter become auxiliary members of the Fédération des caisses d'entraide économique du Québec.

#### DIVISION IV

##### SPECIAL PROVISIONS

**35.** The amount of money represented by any fraction of a share that may exist as a result of the conversion of the shares of a caisse d'entraide économique into shares of the share capital of a société d'entraide économique is added to the amount of deposits resulting from the conversion of the shares.

**36.** In case of winding-up, deposits resulting from the conversion of shares rank after all the other debts of the société d'entraide économique resulting from the continuance, but before the shares.

**37.** Any person may, after 31 May 1982, acquire shares at par value from a member of a caisse d'entraide économique that has adopted the conversion plan, and thereby become a member of the union.

The transfers of shares must be registered with the union.

The register of transfers must indicate every case of a share that, after its conversion into a share of a société d'entraide économique, will be deductible under sections 122 to 132.

## CHAPTER III

### INTEGRATION PLAN OF A CAISSE D'ENTRAIDE ÉCONOMIQUE

#### DIVISION I

##### GENERAL PROVISIONS

**38.** Every caisse d'entraide économique must apply for its integration into the federation of unions designated for it in Schedule II or into the federation of unions designated by the Minister where he has designated a union under section 1. If the union fails to apply on or before 8 April 1982, it is deemed to have made the application.

This section has effect from (*insert here the date of the tabling of Bill 60*).

**39.** The executive officers and the employees of every caisse d'entraide économique must allow the federation of unions to examine the books and documents in their custody, except those designated by the Minister.

#### DIVISION II

##### INTEGRATION PLAN

**40.** The integration plan of a caisse d'entraide économique that may be submitted by a federation of unions and La Confédération des caisses populaires et d'économie Desjardins du Québec must contain

(1) the corporate name of the caisse d'entraide économique and of the federation of unions to which the union will be affiliated;

(2) the corporate name of the union resulting from the integration;

(3) the location of the head office of the union resulting from the integration;

(4) the indication that, for each shareholder, one of his shares will be converted into a share of the union resulting from the integration, and the balance of his shares, into deposits;

(5) the amount and the nature of the various allowances and reserves that will be established in addition to those shown in the audited financial statements of the union to 30 September 1981, and the methods used to determine them;

(6) the source of the funds that will be used to establish the allowances and reserves contemplated in paragraph 5, and the methods used to determine them;

(7) the rebate that could be paid to members holding deposits resulting from the conversion of the shares, the conditions of the rebate and the method of computing it;

(8) the maturity date of the deposits resulting from the conversion of the shares, the rates of interest on these deposits and their other characteristics;

(9) the proportion of the operating surplus which may be allocated, for the current fiscal period, to the payment of the interest on the sums paid on the shares or to the payment of rebates to depositors or borrowers;

(10) an indication that the balance of the surplus account will be paid into the general reserve of the union;

(11) the conditions on which loans may be granted to members holding deposits resulting from the conversion of the shares;

(12) the territory in which the union may recruit its members;

(13) the surname, given name, occupation and address of each of the first directors, members of the board of supervision and members of the committee on credit, and the mode of election of subsequent directors, members of the board of supervision and members of the committee on credit;

(14) the commitments of the federation, of the Confédération and of the Corporation de fonds de sécurité with regard to the union resulting from the integration and to its members;

(15) the management contract between the union resulting from the integration and the federation of unions or the Confédération, as the case may be;

(16) the provisions of the internal management by-laws of the union resulting from the integration;

(17) any other provision that may be determined by the Minister.

**41.** In addition to the information to be contained in the integration plan, the Minister may require any other information or document he may determine concerning each caisse d'entraide économique.

**42.** The integration plan must be accompanied with the latest audited financial statements of the federation of unions and of La Confédération des Caisses populaires et d'économie Desjardins du Québec.

**43.** The integration plan must also be accompanied with an information document.

The information document must contain

- (1) a summary of the integration plan;
- (2) a summary of the consequences of the integration plan with regard to the union resulting from the integration, and to the members of the union;
- (3) all other information determined by the Minister.

**44.** The Minister shall approve the information document with or without amendments.

**45.** The integration plan, the financial statements contemplated in section 42 and the information document must be forwarded to the Minister not later than 26 April 1982.

**46.** Where the Minister considers that the integration plan contains the information provided for in section 40, and where the plan is accompanied with the financial statements contemplated in section 42 and with the information document, he may authorize the presentation of the integration plan for the purposes of the vote.

Where the Minister authorizes the presentation of the plan, he shall, not later than 1 May 1982, forward a copy of the integration plan, of the financial statements contemplated in section 42 and of the information document to the federation of unions, and two copies of such documents to La Confédération des caisses populaires et d'économie Desjardins du Québec.

**47.** No integration plan may be submitted to a caisse d'entraide économique for a vote unless its presentation has been authorized by the Minister. Once authorized, the plan must be submitted for a vote.

**48.** Not later than 6 May 1982, La Confédération des caisses populaires et d'économie Desjardins du Québec must, through the intermediary of a person designated by the Minister, forward a copy of the information document to the members of the caisse d'entraide économique concerned.

The Confédération must also, within the same time, forward a copy of the documents contemplated in the second paragraph of section 46 to the union concerned.

**49.** Every member or creditor of the caisse d'entraide économique may examine the documents mentioned in the second paragraph of section 46 at the union.

**50.** The caisse d'entraide économique must give a copy of the information document to every creditor of the caisse d'entraide économique who requests it.

### DIVISION III

#### SPECIAL PROVISIONS

**51.** If the integration plan is adopted, all the members and shareholders of the caisse d'entraide économique are deemed to have adopted the integration plan from the date of the vote.

The union, the federation of unions, the Confédération and the Corporation de fonds de sécurité are then bound by the integration plan adopted by the members of the union.

**52.** If the integration plan is adopted, the caisse d'entraide économique ceases to be a member of the Fédération des caisses d'entraide économique du Québec, and then becomes a member of the federation of unions with which its name is associated in Schedule II or which has been designated by the Minister under section 38, as the case may be.

Furthermore, the plan takes effect in that respect and in every other respect, without any other formality, from 1 June 1982, and notwithstanding any inconsistent provision of the Savings and Credit Unions Act or of the Act respecting the caisses d'entraide économique (R.S.Q., chapter C-3).

**53.** The Minister shall give notice in the *Gazette officielle du Québec* of the adoption of the integration plan by a caisse d'entraide économique.

**54.** The union resulting from the integration becomes an auxiliary member of the Fédération des caisses d'entraide économique du Québec.

**55.** Such assets of the *caisse d'entraide économique* as the Minister may determine must be distinct from the other assets of the union resulting from the integration, until the date determined by the Minister.

Such assets must be designated in the books, registers and accounts of the union resulting from the integration in such a manner as to be separate from the assets of the *caisse d'entraide économique* before its integration.

**56.** For the purposes of section 55, the Minister may determine rules concerning

(1) the accounting methods of the union resulting from the integration;

(2) the form and tenor of its books, accounts and registers;

(3) the statements and reports it must file;

(4) the intervals at which the statements and reports must be filed.

**57.** Certificates evidencing the deposits resulting from the conversion of the shares must be issued before 1 August 1982.

## CHAPTER IV

### OTHER PLANS

**58.** No other plan regarding a *caisse d'entraide économique* may be submitted for a vote unless it was sent to the Minister before 13 April 1982.

Furthermore, the plan must be approved by the Minister in order to be submitted for a vote. The Minister, on the conditions he determines, may approve the plan with or without amendments, if he considers, in particular, that it is in the interests of its members that the plan be presented to the union for a vote.

## CHAPTER V

### WINDING-UP

**59.** For the purposes of a vote, the winding-up of the *caisse d'entraide économique* must be one of the options submitted to the members.

**60.** Not later than 6 May 1982, the Minister must forward a document to the members of every *caisse d'entraide économique* informing them of the main aspects of the winding-up of a union.

**61.** If winding-up is decided, the *caisse d'entraide économique* exists and operates thenceforth only with a view to winding up its affairs.

The union retains its corporate status and powers until its affairs are wound up.

**62.** The Minister shall appoint one or three liquidators empowered to take immediate possession of the property of the *caisse d'entraide économique*.

**63.** The provisions of Divisions II and III of the Winding-up Act (R.S.Q., chapter L-4) that are not inconsistent with this chapter apply to the winding-up so decided upon.

**64.** For the purposes of the Winding-up Act, the liquidator appointed by the Minister is deemed to have been appointed by the members of the *caisse d'entraide économique*, except in the cases provided for in sections 6, 7 and 18 of that Act, the Minister acting, in such cases, in the place and stead of the members.

**65.** From the decision to wind up, every action and every proceeding by way of seizure by garnishment, seizure before judgment or seizure in execution, or otherwise, against the property of the *caisse d'entraide économique*, must be suspended.

The costs incurred by a creditor after he has had knowledge of the winding-up, particularly by his attorney, cannot be collocated against the proceeds of the property of the union which are distributed in consequence of the winding-up.

A judge of the Superior Court in the district in which the head office of the union is located may, however, on such conditions as he may deem proper, authorize the institution of a suit or the continuance of any proceedings commenced.

**66.** The liquidator, before taking possession of the property of the *caisse d'entraide économique*, must give a security sufficient to guarantee the discharge of his office. The amount and nature of the security are determined by the Minister.

**67.** The liquidator shall first pay the debts of the *caisse d'entraide économique* and the costs of winding-up, and repay to the members and shareholders the sums paid on their shares.

The balance of the winding-up, including the balance of the general reserve and of the surplus account, is distributed to the members in proportion to the sums paid on their shares.

**68.** The liquidator must, within seven days after the expiry of any period of three months, send to the Minister a summary report of his activities for such period.

When the winding-up of the caisse d'entraide économique is terminated, the liquidator must make a complete report of his activities to the Minister and return to the Fédération des caisses d'entraide économique du Québec the documents he had taken possession of for the purposes of the winding-up.

## CHAPTER VI

### PUBLICITY AND NOTICES

**69.** Subject to this Act, no printed matter in the nature of an advertisement, prospectus, poster, sign, brochure, booklet or circular, nor any radio or television advertisement or program concerning an option contemplated in section 2 may be published, issued or broadcast, as the case may be, between (*insert here the date of the tabling of Bill 60*) and 1 June 1982.

This section has effect from (*insert here the date of the tabling of Bill 60*).

**70.** Section 69 does not prohibit

(1) the publication in a newspaper or other periodical of editorials, news, columns or letters to the editor, provided that such publication is made without payment or reward or promise of payment or reward, that the newspaper or other periodical was not established for the purposes of the vote provided for by this Act or with a view to the vote and that its circulation and frequency of publication are established outside the period contemplated in section 69;

(2) the broadcasting by a radio or television station of news or news commentary, provided that the program is prepared and presented in the same manner and according to the same rules as outside the period contemplated in section 69, without payment or reward or promise of payment or reward;

(3) the publication or broadcasting of the calling of an information meeting dealing with an option contemplated in section 2.

This section has effect from (*insert here the date of the tabling of Bill 60*).

**71.** The board of directors of a caisse d'entraide économique may, not later than 13 May 1982, send to the members of the union a document in which it sets forth its recommendations concerning the vote.

## CHAPTER VII

## VOTING RULES

## DIVISION I

## GENERAL PROVISIONS

**72.** The date of the vote contemplated in section 2 is 22 May 1982.

**73.** Every person or company being a member or auxiliary member of the caisse d'entraide économique on 23 April 1982 is entitled to vote.

Minors under sixteen years of age on 23 April 1982 are not, however, entitled to vote.

**74.** In order to exercise his right to vote on voting day, a member or auxiliary member must be entered on the list of members of the caisse d'entraide économique on 23 April 1982.

**75.** For the purposes of sections 73 and 74, the secretary of the caisse d'entraide économique or his substitute shall draw up a provisional list of the members.

**76.** The secretary or his substitute shall, from 15 April 1982, post up the provisional list of members inside the caisse d'entraide économique in a conspicuous place so that it may be examined.

From 23 April 1982, the secretary or his substitute shall draw up the list of members on 23 April 1982 for voting purposes and send a copy of the list not later than 27 April 1982 to the Fédération des caisses d'entraide économique du Québec.

**77.** For the holding of the vote, the Minister shall appoint

(1) a chief returning officer in charge of voting in all the caisses d'entraide économique;

(2) a returning officer in charge of voting in each union.

**78.** The Fédération des sociétés d'entraide économique du Québec, the federation of unions concerned or, as the case may be, any other party whose plan has been approved by the Minister may designate a person and give him a mandate to represent it at each polling station.

**79.** Not later than 14 April 1982, the returning officer must cause a notice to be published in a newspaper circulated in the territory of the caisse d'entraide économique informing the members of the union of

- (1) the date from which and the place where the list of members will be posted up;
- (2) the qualifications and conditions required to be entitled to vote;
- (3) the date of the vote;
- (4) any information that may be determined by the Minister.

## DIVISION II

### VOTING

**80.** Not later than 6 May 1982, the returning officer shall send to those members of the *caisse d'entraide économique* entitled to vote a notice indicating the place or places, date and time of the vote, the objects of the vote and the options listed on the ballot paper.

**81.** The Minister shall establish voting rules respecting

- (1) the appointment of scrutineers, poll clerks and the representatives contemplated in section 78;
- (2) the appointment of persons in charge of information and order;
- (3) the designation of the places where the members of each *caisse d'entraide économique* may vote;
- (4) the drawing up of the list of members by the secretary of the union or his substitute;
- (5) the preparation of the ballot papers;
- (6) the designation of the options on the ballot paper;
- (7) the time of voting at polling stations;
- (8) the exercise of the right to vote;
- (9) the proceedings after the close of poll;
- (10) the addition of votes;
- (11) the publication of the results;
- (12) where required, a recount of votes;
- (13) the remuneration and other conditions of employment of the persons appointed for the holding of the vote;
- (14) any provision necessary for the holding of the vote.

**82.** If two of the options contemplated in section 2 are submitted for a vote, the option that receives a majority of the votes is adopted.

In case of a tie-vote, a second vote must be held on those two options on 29 May 1982.

**83.** If more than two of the options contemplated in section 2 are submitted for a vote, the option that receives more than fifty percent of the votes is adopted.

If none of the options submitted receives more than fifty per cent of the votes, the two options having received the most votes are retained and a second vote must be held on those two options on 29 May 1982.

In the case provided for in the second paragraph, if there is a tie-vote preventing the determination of the two options having received the most votes, a second vote must be held on 29 May 1982 on all the options submitted for a vote on 22 May 1982.

The option that receives a majority of votes at those votes is adopted.

**84.** If there is a tie in one of the caisses d'entraide économique in a vote held on 29 May 1982, the option that has been adopted by the majority of unions at the votes on 22 May and 29 May 1982 is considered to have been adopted by the members of the union.

**85.** In the cases provided for in the second paragraph of section 82 and in the second and third paragraphs of section 83, the returning officer of the caisse d'entraide économique must call a second vote.

For such purpose, he shall cause to be published, not later than 26 May 1982, in a newspaper circulated in the territory of the union a notice indicating the place or places, date and time of the vote, the object of the vote and the options to be listed on the ballot paper.

### DIVISION III

#### SPECIAL RULES

**86.** The provisions of this chapter also apply to the vote on 29 May 1982, unless the Minister orders otherwise.

**87.** No vote may be declared null

(1) by reason of non-compliance with a prescribed formality for the calling or holding of a vote or the addition of votes unless the result of the vote was influenced thereby;

(2) by reason of the incapacity of one of the polling officers, if the voting procedures were conducted in accordance with the principles established by this chapter and the rules thereunder and if his incapacity did not influence the result of the vote;

(3) by reason of non-compliance with the prescribed time limits, unless the result of the vote was influenced thereby.

## CHAPTER VIII

### PROVISIONAL ADMINISTRATION AND WINDING-UP ORDER

#### DIVISION I

##### PROVISIONAL ADMINISTRATION

**88.** The Minister may, if he considers that the interests of the members of a caisse d'entraide économique so warrant, appoint, for such period and on such conditions as he may determine, an administrator to the union; the administrator replaces the board of directors, the committee on credit, the board of supervision and the general meeting of the union and exercises their powers.

The administrator remains in office until the expiry of the period for which he has been appointed, unless the Minister prolongs his term of office or terminates it earlier.

The Minister shall determine after the adoption of an option by way of the vote whether or not the administrator is to remain in office.

This section has effect from (*insert here the date of the tabling of Bill 60*).

**89.** Before appointing an administrator, the Minister shall, however, give the caisse d'entraide économique the opportunity to be heard.

This section has effect from (*insert here the date of the tabling of Bill 60*).

**90.** As soon as his term of office has expired, the administrator must send a complete report of his administration to the Minister.

The costs, fees and expenditures of the provisional administration are payable by the caisse d'entraide économique, unless the Minister orders otherwise.

**91.** Notwithstanding the appointment of an administrator, the vote on 22 May 1982 and that on 29 May 1982, as the case may be,

must be held and, for that purpose, the Minister shall appoint a poll clerk or any other person required for the holding of the vote.

## DIVISION II

### WINDING-UP ORDER

**92.** The Minister may, after 1 June 1982 and on such conditions as he may determine, order the winding-up of a caisse d'entraide économique and appoint a liquidator.

**93.** The decision ordering the winding-up has the same effect as an order made by a judge of the Superior Court under section 24 of the Winding-up Act.

Section 65 applies, *mutatis mutandis*.

**94.** The liquidator shall first pay the debts of the caisse d'entraide économique and the costs of winding-up, and repay to the members and shareholders the sums paid on their shares.

The balance of the winding-up, including the balance of the general reserve and of the surplus account, is distributed among the members in proportion to the sums paid on their shares.

**95.** The liquidator must, within seven days after the expiry of any period of three months, send to the Minister a summary report of his activities for such period.

When the winding-up of the caisse d'entraide économique is terminated, the liquidator must make a complete report of his activities to the Minister, and return to the Fédération des caisses d'entraide économique du Québec the documents he had taken possession of for the purposes of the winding-up.

## CHAPTER IX

### REGULATIONS

**96.** The Government may, by regulation,

(1) designate any provision of the Act respecting the caisses d'entraide économique which continues to apply, *mutatis mutandis*, in respect of one or several unions resulting from an integration, and determine the period during which the provision continues to apply;

(2) designate any provision of the Savings and Credit Unions Act that does not apply to one or several unions resulting from the

integration and determine the period during which that provision does not apply;

(3) adopt any transitional provisions or other measure necessary to permit the continuance of a *caisse d'entraide économique* as a *société d'entraide économique* or the integration of a *caisse d'entraide économique* into a union resulting from the integration;

(4) adopt any other transitional provision or other measure necessary to allow the making up for any omission in order to ensure the application of this Act.

**97.** Any regulation made by the Government pursuant to section 96 comes into force on the date of its publication in the *Gazette officielle du Québec* or on any later date fixed therein. Such a regulation may, however, once published and if it so provides, apply from any date not earlier than (*insert here the date of the tabling of Bill 60*).

## CHAPTER X

### OFFENCES AND PENALTIES

**98.** Every person who contravenes a provision of this Act, or the regulations and rules made under this Act, is guilty of an offence.

**99.** A person who, knowingly, by an act or omission, attempts to aid a person to commit an offence or who advises, encourages or incites a person to commit an offence is himself a party to the offence and liable to the same penalty as that provided for the person who is guilty of the offence, whether or not such person has been prosecuted or convicted.

**100.** Any person who is guilty of an offence is liable on summary proceedings, in addition to costs, to a fine of not less than \$300 nor more than \$10 000 for each offence.

**101.** Proceedings are brought in accordance with the Summary Convictions Act (R.S.Q., chapter P-15) by the Attorney General or by a person whom he authorizes generally or specially for that purpose.

Proceedings under this Act are prescribed by 2 years from the date of the offence.

## CHAPTER XI

## MISCELLANEOUS PROVISIONS

**102.** The Minister may at any time, particularly in respect of one or several caisses d'entraide économique, extend any period or change any date established under this Act.

**103.** The Fédération des caisses d'entraide économique du Québec shall, not later than 1 May 1982, forward to a person designated by the Minister the list of members contemplated in section 74.

**104.** The obligation provided for in a government regulation made under order in council 420-82 of 24 February 1982 to forward a statement of corrections that may have been made to 14 February 1982 to the information contained in the conversion plan applies only in respect of caisses d'entraide économique continued as sociétés d'entraide économique on 1 March 1982.

Furthermore, the period contemplated by section 3 of that regulation is extended to a date determined by the Minister.

**105.** Any permit issued under the Deposit Insurance Act (R.S.Q., chapter A-26) to a caisse d'entraide économique that has been continued under Chapter II or Title I of the Act respecting the sociétés d'entraide économique and amending various legislation as a société d'entraide économique, remains valid until 31 August 1983.

Such permit may, however, be suspended or revoked at any time by the Régie de l'assurance-dépôts du Québec. However, the Board shall allow the company to be heard within the 15 days following the suspension or cancellation of the permit.

This section has effect from 1 March 1982.

**106.** The Régie de l'assurance-dépôts du Québec may act as administrator of the Fédération des caisses d'entraide économique du Québec for the purposes of section 201 of the Act respecting the sociétés d'entraide économique and amending various legislation.

The Board is deemed to have been appointed to that position from 24 February 1982, effective 1 March 1982.

This section has effect from 24 February 1982.

**107.** The Board may, by resolution, for the purposes of exercising the powers conferred on it under section 106, establish a

committee among the members of the board of directors and delegate to it all or part of those powers.

The Government shall fix the salary and, where necessary, the additional salary of the members of the committee.

This section has effect from 24 February 1982, and an order made by the Government by virtue of the second paragraph may have effect from the same date.

**108.** The committee contemplated in section 107 may delegate, with the authorization of the board of directors of the Board and on the conditions that it determines, to any person it designates, all or part of the powers conferred on it by the Board under section 107.

This section has effect from 24 February 1982.

**109.** A caisse d'entraide économique is deemed to have always had the power to borrow from the Régie de l'assurance-dépôts du Québec for the purposes of section 16 of the Act respecting the caisses d'entraide économique.

The authorization provided for in the second paragraph of section 16 of the said Act is not required in respect of any loan made from the Board. This paragraph has effect from 24 February 1982.

**110.** Section 16 of the Act respecting the sociétés d'entraide économique and amending various legislation (1981, chapter 31) is amended by striking out the words "time and" in the third line of the third paragraph.

**111.** Section 43 of the said Act is replaced by the following section:

**43.** This title applies to every caisse d'entraide économique that has, pursuant to Title I, or Chapter II of the Act respecting certain caisses d'entraide économique (1982, chapter *insert here the chapter number of Bill 60*), been continued as a société d'entraide économique, and to every company resulting from the amalgamation of two or more sociétés d'entraide économique."

**112.** Section 44 of the said Act is amended by adding the following paragraph:

"The powers provided for by subsection 1 of section 77 of the Companies Act may be exercised by the directors by mere resolution."

This section has effect from 13 January 1982.

**113.** The said Act is amended by inserting after section 53, the following sections:

**“53.1** The company shall, between 30 June 1982 and 30 March 1987, acquire upon request any shares

(1) which, from the continuance, form part of funds invested in a registered retirement savings plan or a registered retirement income fund, if the beneficiary has reached 65 years of age;

(2) which, from the continuance, form part of funds invested in a registered home ownership savings plan, if the beneficiary has acquired a principal residence.

(3) which are derived from the conversion of shares of a caisse d'entraide économique that were invested between 1 June 1981 and 31 December 1981 in a registered home ownership savings plan, if the beneficiary of the plan has acquired a principal residence before 31 December 1983.

The company shall also acquire upon request between 30 June 1982 and 30 March 1987 any shares acquired upon the continuance by a person who is physically or mentally disabled within the meaning of the regulations.

**“53.2** The cost of acquisition of the shares for the purposes of section 53.1 is their par value.

**“53.3** In no case, however, may the company pay for shares it has acquired under section 53.1 unless, after that payment, it can discharge its liabilities when due.”

**114.** Section 54 of the said Act is amended by replacing the word and figure “section 53” in the second line of the first paragraph by the following: “sections 53 and 53.3”.

**115.** Section 129 of the said Act is amended by adding the following paragraph:

“The Minister may at any time extend the time limit.”

**116.** Section 161 of the said Act is amended by striking out the words “and the board of directors of the company” in the second and third lines of the first paragraph.

**117.** Section 190 of the said Act is amended by inserting after paragraph 21, the following paragraph:

“(21.1) define, for the purposes of sections 53.1 and 200.1, the term “person who is physically or mentally disabled” and determine the conditions to be filled by a person contemplated in those sections

in order for the company to acquire his shares or refund his deposits, as the case may be;”.

**118.** Section 196 of the said Act is repealed.

**119.** Section 198 of the said Act is repealed.

**120.** The said Act is amended by inserting after section 200, the following sections:

**“200.1** A société d’entraide économique governed by Title II shall, between 30 June 1982 and 30 March 1987, repay on demand, at the lesser of the par value and the discounted value established according to the method determined by the Minister, all deposits resulting from the conversion of shares

(1) which, from the continuance, form part of funds invested in a registered retirement savings plan or a registered retirement income fund, if the beneficiary has reached 65 years of age;

(2) which, from the continuance, form part of funds invested in a registered home ownership savings plan, if the beneficiary has acquired a principal residence;

(3) which, between 1 June 1981 and 31 December 1981, were shares of a caisse d’entraide économique invested in a registered home ownership savings plan, if the beneficiary has acquired a principal residence in that period.

The company shall also, between 30 June 1982 and 30 March 1987, repay on demand any deposit resulting from the conversion of shares to a person who is physically or mentally disabled within the meaning of the regulations.

**“200.2** The deposit contemplated in section 200.1 is a deposit within the meaning of paragraph *e* of section 2 of the General Regulations made under the Deposit Insurance Act, on the condition that the instrument contemplated in paragraph *e* of section 2 of those regulations mentions in addition the rights and conditions provided for in the said section 200.1.”

**121.** Section 210 of the said Act is replaced by the following section:

**“210.** An individual, other than a trust, who is resident in Québec on the last day of the taxation year 1982 may deduct, for that taxation year, in the computation of his taxable income for the purposes of Part I of the Taxation Act, the aggregate of

(1) the cost, to him, of the shares of the share capital of a société d’entraide économique that he has received upon the continuance of a union as a société d’entraide économique governed by Title II; and

(2) the par value of a share of a société d'entraide économique that he acquires during the taxation year 1982 and that is derived from a registered retirement savings plan of which he is the beneficiary or the subscriber, a registered home ownership savings plan, a deferred profit-sharing plan or a retirement plan of which he is the beneficiary, if that share has been received by such a plan upon the continuance.

However, the amount of such deduction must not exceed, with the deduction provided for in section 965.7 of the Taxation Act, the excess amount contemplated in the second paragraph of the said section 965.7."

This section has effect from 13 January 1982.

**122.** The Taxation Act (R.S.Q., chapter I-3) is amended by inserting after section 726.1, the following section:

**"726.2** An individual may deduct from his income for the taxation year 1982 the amount contemplated in section 210 of the Act respecting the sociétés d'entraide économique and amending various legislation (1981, chapter 31) and sections 131 and 132 of the Act respecting certain caisses d'entraide économique (1982, chapter *insert here the chapter number of Bill 60*)."

**123.** No registered retirement plan, registered retirement savings plan, registered home ownership savings plan, deferred profit-sharing plan or registered retirement income fund the assets of which have been, before 28 February 1982, invested in shares of a caisse d'entraide économique continued under Chapter II ceases to be registered for the purposes of the Taxation Act (R.S.Q., chapter I-3), by the mere fact of the conversion, in conformity with Chapter II, of such shares into shares of a société d'entraide économique or into deposits in that company in conformity with Chapter II.

This section applies to the taxation year 1982 and subsequent taxation years.

**124.** Section 207 of the Act respecting the sociétés d'entraide économique and amending various legislation applies in respect of beneficiaries contemplated in the said section 207 by a conversion plan contemplated in Chapter II and by an integration plan contemplated in Chapter III.

This section applies to the taxation year 1982 and subsequent taxation years.

**125.** A taxpayer who receives, upon the continuance of a caisse d'entraide économique as a société d'entraide économique governed by Title II of the Act respecting the sociétés d'entraide

économique and amending various legislation, shares of the share capital of a société d'entraide économique resulting from a continuance under Chapter II may deduct from his tax otherwise payable under Part I of the Taxation Act for the taxation year 1981 or 1982, an amount not exceeding 25% of the par value of those shares insofar as the shares are the result of the conversion of the share capital subscribed before 23 August 1981 and paid before 30 November 1981.

This section applies to the taxation year 1981 and subsequent taxation years.

**126.** For the purposes of the deduction contemplated in section 125, the beneficiary or subscriber of a registered retirement plan, registered retirement savings plan, registered home ownership savings plan or a deferred profit-sharing plan may also deduct the amount deductible under section 125.

**127.** A taxpayer who has acquired at par value, before 1 September 1982, shares of a société d'entraide économique governed by Title II of the Act respecting the sociétés d'entraide économique and amending various legislation from a person who acquired them upon the continuance of such a company under the said Act or under Chapter II, may deduct from his tax otherwise payable under Part I of the Taxation Act, for the taxation year 1982, an amount not exceeding 25% of the par value of those shares insofar as the shares are the result of the conversion of the share capital of a caisse d'entraide économique subscribed before 23 August 1981 and paid before 30 November 1981.

This section applies to the taxation year 1982 and subsequent taxation years.

**128.** For the purposes of the deduction provided for in section 127, the transferor and transferee of the share contemplated in the said section shall file jointly the form prescribed by the Minister of Revenue. The form of the transferee must be accompanied with a certificate of transfer of shares in the form prescribed by the Minister of Revenue.

The certificate of transfer must be established by the société d'entraide économique in respect of any share contemplated in the said section that the transferor transfers to the transferee before 1 September 1982.

This section applies to the taxation year 1982 and subsequent taxation years.

**129.** In the case provided for by section 127, if the transferor has availed himself of all or part of the deduction contemplated in

section 125 or 126 or in section 208 of the Act respecting the sociétés d'entraide économique and amending various legislation, he must, when making his fiscal return for the taxation year 1982, repay to the Minister of Revenue the amount deducted under those sections for the taxation year 1981 or 1982, as the case may be.

If the transferor has not availed himself of all or part of the deduction provided for in the said sections, he is no longer entitled to that deduction.

This section applies to the taxation year 1982 and subsequent taxation years.

**130.** If the amount the taxpayer contemplated in sections 125 and 127 or the beneficiary contemplated in section 126 may deduct exceeds the amount of his tax otherwise payable under Part I of the Taxation Act, for the taxation year 1981 or 1982 if he has availed himself of the deduction in the latter year, that taxpayer or beneficiary may deduct from his tax otherwise payable under that Part, for subsequent taxation years, an amount not exceeding the amount he was entitled to deduct for the taxation year 1981 or 1982, as the case may be, less the aggregate of the amounts he has already deducted for previous taxation years.

This section applies to the taxation year 1982 and subsequent taxation years.

**131.** An individual, other than a trust, who is resident in Québec on the last day of the taxation year 1982 may deduct, for that taxation year, in the computation of his taxable income for the purposes of Part I of the Taxation Act, the aggregate of

(1) the cost, to him, of the shares of the share capital of a société d'entraide économique that he has received upon the continuance of a union under Chapter II as a société d'entraide économique governed by Title II of the Act respecting the sociétés d'entraide économique and amending various legislation; and

(2) the par value of a share of a société d'entraide économique continued under Chapter II that he acquires during the taxation year 1982 and that is derived from a registered retirement savings plan of which he is the beneficiary or the subscriber, a registered home ownership savings plan, or a retirement plan of which he is the beneficiary, if that share has been received by such a plan upon the continuance.

However, the amount of such deduction must not exceed, with the deduction provided for in section 965.7 of the Taxation Act, the excess amount contemplated in the second paragraph of the said section 965.7.

**132.** Every share of the share capital of a société d'entraide économique contemplated in section 131 or in section 210 of the Act respecting the sociétés d'entraide économique and amending various legislation that an individual referred to in the said sections has acquired before 1 September 1982 from a taxpayer who had acquired it upon the continuance under Chapter II or under Title I of the Act respecting the sociétés d'entraide économique and amending various legislation is deductible for the taxation year 1982 for the purposes of the deduction referred to in the said sections if the transferor has not availed himself of the deduction referred to in those sections.

For the purposes of such deduction, section 128 applies, *mutatis mutandis*.

This section applies to the taxation year 1982 and subsequent taxation years.

**133.** The Fédération des sociétés d'entraide économique du Québec shall, not later than 6 May 1982, forward an information document respecting sections 53.1 to 53.3, 200.1 and 200.2 of the Act respecting the sociétés d'entraide économique and amending various legislation and sections 121, 127 to 130 and 132 of this Act to persons

(1) who hold deposits resulting from the conversion of shares of a caisse d'entraide économique governed by Title II of the Act respecting the sociétés d'entraide économique and amending various legislation;

(2) who are or have been shareholders of a société d'entraide économique resulting from a continuance under Title I of the said Act.

**134.** The members of the board of supervision of a caisse d'entraide économique that has been continued as a société d'entraide économique under Chapter II are members of the board of supervision of the company until they are replaced.

**135.** The balance of the surplus account and that of the general reserve of a caisse d'entraide économique continued under Chapter II form part, from the date on which it is continued as a company governed by Title II of the Act respecting the sociétés d'entraide économique and amending various legislation, of the account of undistributed earnings of the company.

The operating surplus of a union continued as a company is allocated, in the proportion contemplated in the conversion plan, to payment of the interest on the amounts paid on the shares held immediately before the continuance or to payment of rebates to

depositors or borrowers as if the company were still a union. Any balance of the operating surplus also forms part of the account of undistributed earnings of the company.

**136.** A société d'entraide économique resulting from a continuance under Chapter II may, for the repayment of any claim it has, at the time of continuance, against a shareholder or depositor who was a member before the continuance, withhold any moneys it owes to him and use them to compensate the claim.

**137.** The retirement fund of a pension plan governed by the Act respecting supplemental pension plans (R.S.Q., chapter R-17) may, notwithstanding any provision or norm contained in the said Act or that arises from it, hold shares and other evidences of indebtedness that have devolved to it following the conversion of shares of a caisse d'entraide économique continued as a société d'entraide économique governed by Title II of the Act respecting the sociétés d'entraide économique and amending various legislation.

**138.** The corporate status of the Fédération des caisses d'entraide économique du Québec is not affected by the fact of the application of this Act.

**139.** No savings and credit union that was a caisse d'entraide économique, a société d'entraide économique or a caisse d'entraide économique, whether or not it is designated in Schedule I, may, before 31 December 1982, demand from the Fédération des caisses d'entraide économique du Québec, the payment of any claim that it has against that Fédération.

**140.** The Securities Act (R.S.Q., chapter V-1) does not apply in respect of the application of this Act.

**141.** The Government may determine all or part of the costs required for the application of this Act that are at the charge of the Fédération des sociétés d'entraide économique du Québec, of a federation of unions mentioned in Schedule II or of a party whose plan has been approved by the Minister under Chapter IV.

**142.** The Act respecting the Caisses d'entraide économique or any of its provisions may be repealed on the date fixed by proclamation of the Government.

[[**143.** The sums required for the application of this Act are taken out of the consolidated revenue fund.]]

**144.** The Minister of Financial Institutions and Cooperatives is responsible for the application of this Act.

**145.** This Act comes into force on the day of its sanction.

## SCHEDULE I

Caisse d'entraide économique de l'Amiante  
Caisse d'entraide économique de Beauce-Sud  
Caisse d'entraide économique de Beauport  
Caisse d'entraide économique de Berthier  
Caisse d'entraide économique des Bois-Francs  
Caisse d'entraide économique de Bonaventure  
Caisse d'entraide économique de Brossard  
Caisse d'entraide économique de Buckingham  
Caisse d'entraide économique de Chandler  
Caisse d'entraide économique de Chauveau  
Caisse d'entraide économique de Chicoutimi  
Caisse d'entraide économique de Dolbeau-Mistassini  
Caisse d'entraide économique Drummond  
Caisse d'entraide économique de Gaspé  
Caisse d'entraide économique de Gatineau  
Caisse d'entraide économique de Granby  
Caisse d'entraide économique de Hull  
Caisse d'entraide économique de Joliette  
Caisse d'entraide économique de Jonquière  
Caisse d'entraide économique de K.R.T.  
Caisse d'entraide économique de la Baie  
Caisse d'entraide économique de Lachine  
Caisse d'entraide économique de La Haute-Gatineau  
Caisse d'entraide économique de La Matapédia  
Caisse d'entraide économique de Laval  
Caisse d'entraide économique de Lévis  
Caisse d'entraide économique de Longueuil  
Caisse d'entraide économique de Lotbinière  
Caisse d'entraide économique Manicouagan  
Caisse d'entraide économique de Maskinongé

Caisse d'entraide économique de Matane  
Caisse d'entraide économique de Montmagny  
Caisse d'entraide économique de Portneuf  
Caisse d'entraide économique de Richelieu  
Caisse d'entraide économique de Richmond-Johnson  
Caisse d'entraide économique de Rimouski  
Caisse d'entraide économique de Rouville  
Caisse d'entraide économique de Shawinigan  
Caisse d'entraide économique (de) Sherbrooke  
Caisse d'entraide économique de Ste-Anne-des-Monts  
Caisse d'entraide économique de Saint-Bruno  
Caisse d'entraide économique de Ste-Foy  
Caisse d'entraide économique de St-Hyacinthe  
Caisse d'entraide économique de St-Jean et Iberville  
Caisse d'entraide économique de St-Jérôme  
Caisse d'entraide économique de Témiscouata  
Caisse d'entraide économique de Trois-Rivières  
Caisse d'entraide économique de Valleyfield

SCHEDULE II

FÉDÉRATION DES CAISSES POPULAIRES DESJARDINS  
DE LANAUDIÈRE

Caisse d'entraide économique de Berthier

Caisse d'entraide économique de Joliette

FÉDÉRATION DES CAISSES POPULAIRES DESJARDINS  
DU CENTRE DU QUÉBEC

Caisse d'entraide économique Drummond

Caisse d'entraide économique de Maskinongé

Caisse d'entraide économique des Bois-Francs

Caisse d'entraide économique de Trois-Rivières

Caisse d'entraide économique de Shawinigan

FÉDÉRATION DES CAISSES POPULAIRES DESJARDINS DE QUÉBEC

Caisse d'entraide économique de Beauce-Sud

Caisse d'entraide économique de Beauport

Caisse d'entraide économique de Chauveau

Caisse d'entraide économique de Lévis

Caisse d'entraide économique de l'Amiante

Caisse d'entraide économique de K.R.T.

Caisse d'entraide économique de Lotbinière

Caisse d'entraide économique de Montmagny

Caisse d'entraide économique de Manicouagan

Caisse d'entraide économique de Portneuf

Caisse d'entraide économique de Ste-Foy

FÉDÉRATION DES CAISSES POPULAIRES DESJARDINS DE MONTRÉAL  
ET DE L'OUEST-DU-QUÉBEC

Caisse d'entraide économique de Brossard

Caisse d'entraide économique de Buckingham

Caisse d'entraide économique de Gatineau

Caisse d'entraide économique de Hull

Caisse d'entraide économique de Lachine  
Caisse d'entraide économique de La Haute-Gatineau  
Caisse d'entraide économique de Laval  
Caisse d'entraide économique de Longueuil  
Caisse d'entraide économique de Saint-Bruno  
Caisse d'entraide économique de St-Jean et Iberville  
Caisse d'entraide économique de St-Jérôme  
Caisse d'entraide économique de Valleyfield

FÉDÉRATION DES CAISSES POPULAIRES DESJARDINS  
DE LA PÉNINSULE ET DES ÎLES

Caisse d'entraide économique de Bonaventure  
Caisse d'entraide économique de Chandler  
Caisse d'entraide économique de Gaspé  
Caisse d'entraide économique de Ste-Anne-des-Monts

FÉDÉRATION DES CAISSES POPULAIRES DESJARDINS DE L'ESTRIE

Caisse d'entraide économique de Richmond-Johnson  
Caisse d'entraide économique (de) Sherbrooke

FÉDÉRATION DES CAISSES POPULAIRES DESJARDINS DU BAS  
ST-LAURENT

Caisse d'entraide économique de La Matapédia  
Caisse d'entraide économique de Matane  
Caisse d'entraide économique de Rimouski  
Caisse d'entraide économique de Témiscouata

FÉDÉRATION DES CAISSES POPULAIRES DESJARDINS  
DU SAGUENAY — LAC SAINT-JEAN

Caisse d'entraide économique de Chicoutimi  
Caisse d'entraide économique de Dolbeau-Mistassini  
Caisse d'entraide économique de Jonquière  
Caisse d'entraide économique de la Baie

FÉDÉRATION DES CAISSES POPULAIRES DESJARDINS  
DE RICHELIEU — YAMASKA

Caisse d'entraide économique de Granby  
Caisse d'entraide économique de Richelieu  
Caisse d'entraide économique de Rouville  
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