

Chronicle of the Governors' Association: an Investigation into the Resilience and Longevity of the Co-operative Structure of the Communal Sickness Fund 'To Our Avail'

Social and Economic History

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Abstract

The project, *Chronicle of the Governors' Association* is a combined history and anthropological field research project investigating the sustainability of a so-called 'Institution for Collective Action' in The Netherlands. The co-operative association, known as the 'Governor's' Association' or 'To Our Avail', acts as a sickness fund for male entrepreneurs, and is an expression of such an institution. Research into the functionality of this particular association was undertaken by the author during the years 2015–2016, with support from the University of Utrecht. By examining the history, background and workings of this 110-year-old co-operative sickness fund through collating data from many different sources, he identified the qualities that have ensured the long-term existence of this type of commons. The resulting archived data collection underpins the findings of this research.

Keywords

anthropology – co-operative – Amsterdam – association – mutual insurance – broodfonds

– Related data set “Kroniek van een Bazenbondje” with DOI www.doi.org/10.17026/dans-zgh-nrev in repository “DANS”

1. Introduction

The association 'Ons Belang', translated best as 'To Our Avail', is also popularly known as 'Bazenbondje', which translates as 'Governors' Association', the preferred term used throughout this paper. The association is a communal sickness fund for male entrepreneurs established in 1905 at the Nieuwendammerdijk in the North of Amsterdam (the area is shown in Figure 1). The association is part of the so-called second wave of the co-operative movement, initiated in Germany by Friedrich Wilhelm Raiffeisen and Franz Hermann Schulze-Delitzsch around the year 1860 (Kaltenborn, 2016). The purpose of *the Governors' Association* was to financially aid members in case of temporary illness. By allowing members to hire a hand, continuity of business was guaranteed and charity relief was avoided.

2. Research Problem

Tine de Moor of the University of Utrecht asserts that that many co-operative institutions were able to survive and thrive over a very long period of time



FIGURE 1 *The Nieuwendammerdijk, a ribbon village and thoroughfare between Amsterdam and the hinterland, hosted more than hundred small businesses in 1905, servicing trade and production.*

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because of reciprocity and the safeguarding of resources (De Moor, 2015). Inspired by this observation, the main research question of this project was to investigate whether the longevity of the organisation was an effect of the co-operative structure and of its specific function as an insurance fund.

The research proposed that social evolutionary strategies have been developed to safeguard the original objective of the association in times of superfluousness or neglect. These strategies have sprung from the interplay between formal and informal conducts of the association and, as such, could not have been directly derived from the rules and regulations.

At the time of our research, the *Governors' Association* still maintained its status as an insurance fund, although premiums were kept at a low level and allowances were negligible. The association was not affiliated to the Dutch Bank or registered at the Chamber of Commerce, prerequisites for current insurance companies. The lessened relevance of the association was due to the rise of the welfare state.

The association kept functioning (see Figure 2), although in a dormant state until the effects of the American Financial Crisis of 2008 were felt. The association then became receptive to change and a more robust insurance for members in need was urgently required.

On top of that, it was to be expected that the rapidly expanding growing creative sector of Amsterdam-North would attract more young self-employed in need of an affordable insurance solution (as noted in Figure 3). Regular insurances often proved to be too costly for this group, and alternatives were needed. In the biyearly meetings of the association, new alternative insurances, such as an organization called the 'Bread Fund', became a subject of discussion (Roberts, 2014). The objective of this emerging brand of 'health commons' appeared to be identical to the association's original function dating back to 1905. As the association was more or less defunct, a poignant discussion arose. Could this old co-operative function again as a contemporary insurance fund for entrepreneurs?

3. Approaches and Methods

The project, 'A Chronicle of the Governors' Association' can be depicted as a historical and anthropological field project with participatory dimensions. In autumn 2015, some members of the *Governor's Association* started a discussion about reinvigorating the original function of providing insurance for its members. The project aimed to facilitate a process of consideration and change by:

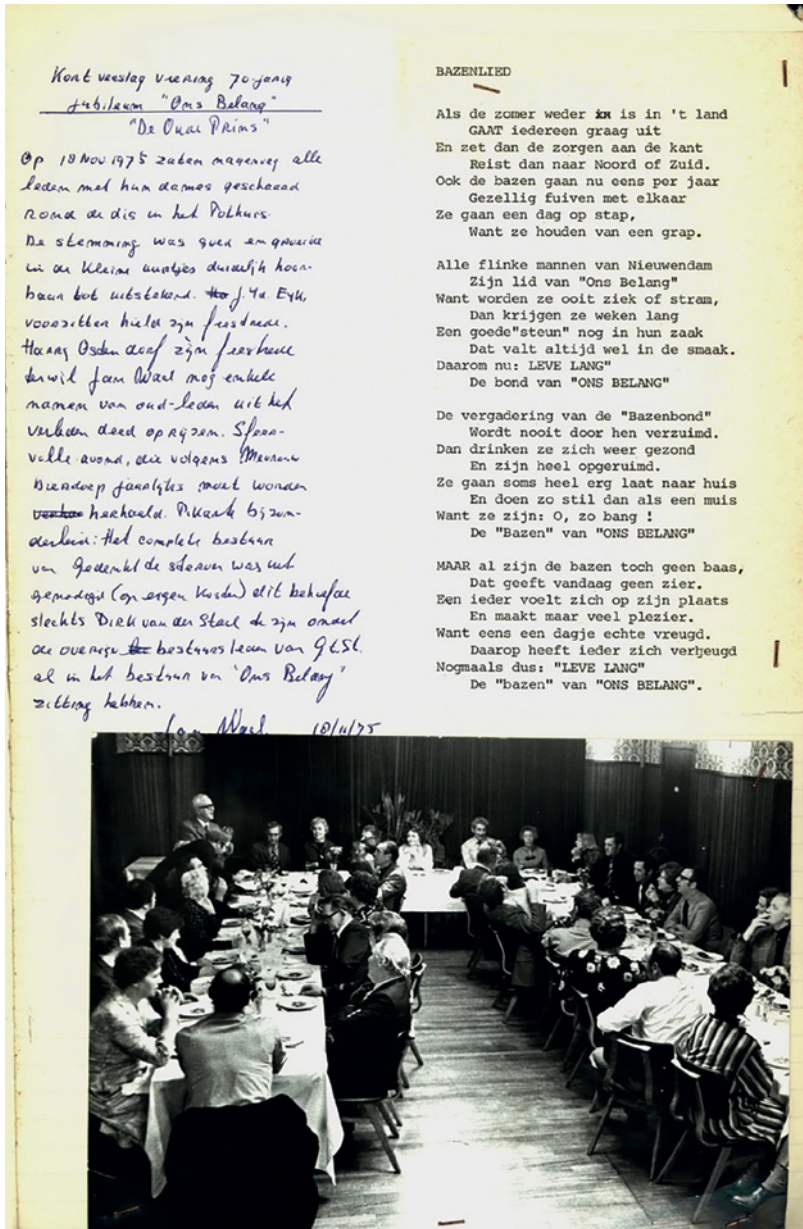


FIGURE 2 In November 1975 the Governors' Association celebrated its 70th anniversary. At that time the primary purpose of the association had become less relevant. To the right the lyrics of a celebratory song dating back to 1927.

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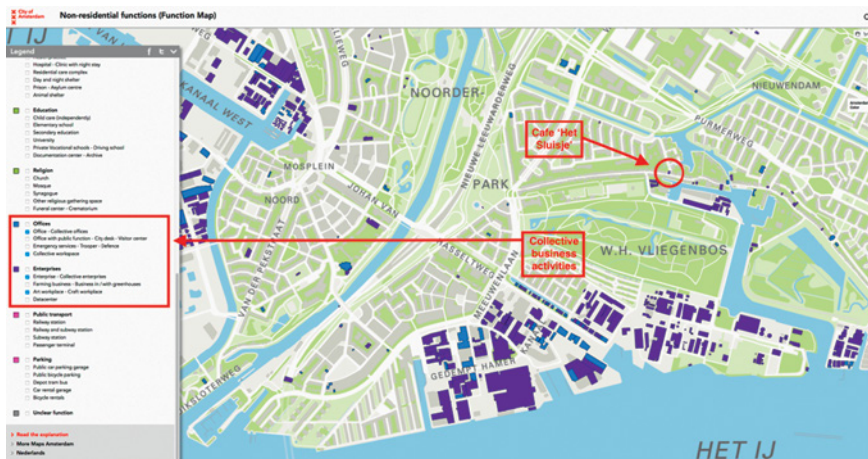


FIGURE 3 *Non-residential functions (Function Map). Area Amsterdam North, 2017. Note: the coloured areas represent businesses in shared premises which were formerly – until 2015 – occupied by large companies, indicating the growth of small entrepreneurs.* REPRINTED FROM “OPEN GEODATA”, GEMEENTE AMSTERDAM, N.D. RETRIEVED FROM [HTTPS://MAPS.AMSTERDAM.NL/OPEN_GEODATA/?K=49](https://maps.amsterdam.nl/open_geodata/?k=49)

- researching the history of the association and labelling elements that connoted heritage;
- investigating the association's institutional design in relation to its sustainability over time;
- contributing to the discourse by sharing its findings.

The main framework for the data gathering and analysis was constituted by institutional analysis.

As a primary or meta institution, the *Governor's Association* can be considered a structure of social and economical order, governing the behaviour of individuals within a closed community. A co-operative, such as the association, consists of a formal institution and an informal organisation, which interact with each other (North, 1990). In terms of 'formal', the rules and regulations (statutes, bylaws) that govern the function of the board are implied; the reciprocity of members and the management of funds and benefits (see Figure 4). Regarding the 'informal' aspect, social relations and the function of relaxation are implied. The relation between the 'formal' and the 'informal' is investigated by considering how an equilibrium between the two is established and maintained.

The following types of data were gathered.

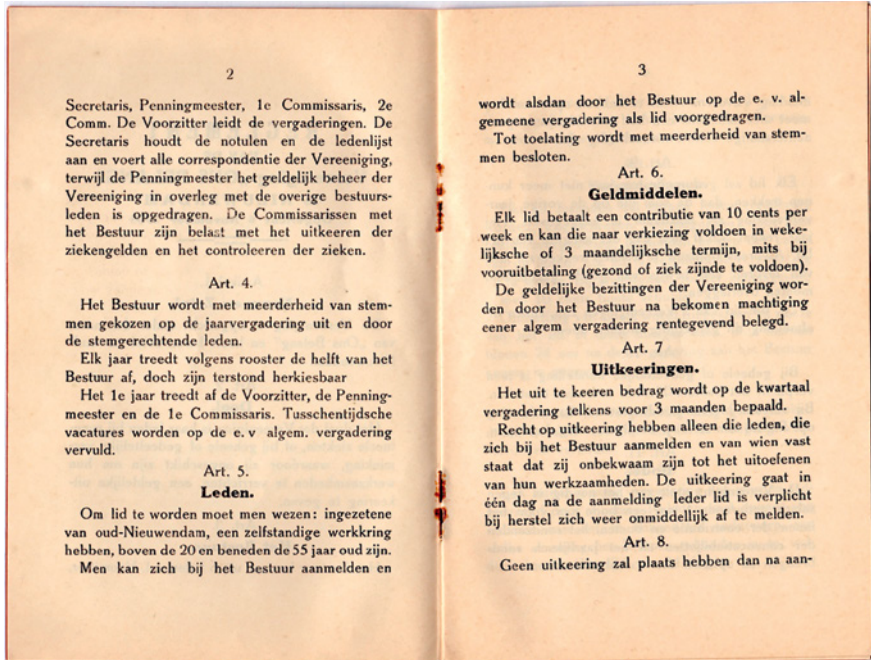


FIGURE 4 *Sample pages of the bylaws of the Governor's Association concerning membership, funds and benefits.*

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3.1. *Records*

The historical research component analysed six books of records. The method for indexing and analysing the records of the association was based on distinctions between the concepts of formal, informal, equilibrium and heritage. Relevant remarks by the board and members were annotated, as shown in the spreadsheet in Figure 5.

3.2. *Interviews and Filmed Reports*

The interviews sought to explore the role of the association as a social club in relation to its formal function as a co-operative sickness fund. Participants were selected to give a personal testimony about their experiences as members and entrepreneurs. The interviews followed a protocol loosely based on guidelines developed by Von Plato (Von Plato, 2008). Members who were selected where:

A		B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB	AC	AD	AE	AF	AG	AH	AI	AJ	AK	AL	AM	AN	AO	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY	AZ	BA	BB	BC	BD	BE	BF	BG	BH	BI	BJ	BK	BL	BM	BN	BO	BP	BQ	BR	BS	BT	BU	BV	BW	BX	BY	BZ	CA	CB	CC	CD	CE	CF	CG	CH	CI	CJ	CK	CL	CM	CN	CO	CP	CQ	CR	CS	CT	CU	CV	CW	CX	CY	CZ	DA	DB	DC	DD	DE	DF	DG	DH	DI	DJ	DK	DL	DM	DN	DO	DP	DQ	DR	DS	DT	DU	DV	DW	DX	DY	DZ	EA	EB	EC	ED	EE	EF	EG	EH	EI	EJ	EK	EL	EM	EN	EO	EP	EQ	ER	ES	ET	EU	EV	EW	EX	EY	EZ	FA	FB	FC	FD	FE	FF	FG	FH	FI	FJ	FK	FL	FM	FN	FO	FP	FQ	FR	FS	FT	FU	FV	FW	FX	FY	FZ	GA	GB	GC	GD	GE	GF	GG	GH	GI	GJ	GK	GL	GM	GN	GO	GP	GQ	GR	GS	GT	GU	GV	GW	GX	GY	GZ	HA	HB	HC	HD	HE	HF	HG	HH	HI	HJ	HK	HL	HM	HN	HO	HP	HQ	HR	HS	HT	HU	HV	HW	HX	HY	HZ	IA	IB	IC	ID	IE	IF	IG	IH	II	IJ	IK	IL	IM	IN	IO	IP	IQ	IR	IS	IT	IU	IV	IW	IX	IY	IZ	JA	JB	JC	JD	JE	JF	JG	JH	JI	IJ	JK	KL	KM	KN	KO	KP	KQ	KR	KS	KT	KU	KV	KW	KX	KY	KZ	LA	LB	LC	LD	LE	LF	LG	LH	LI	LJ	LK	LM	LN	LO	LP	LQ	LR	LS	LT	LU	LV	LW	LX	LY	LZ	MA	MB	MC	MD	ME	MF	MG	MH	MI	MJ	MK	ML	MM	MN	MO	MP	MQ	MR	MS	MT	MU	MV	MW	MX	MY	MZ	NA	NB	NC	ND	NE	NF	NG	NH	NI	NJ	NK	NL	NM	NN	NO	NP	NQ	NR	NS	NT	NU	NV	NW	NX	NY	NZ	OA	OB	OC	OD	OE	OF	OG	OH	OI	OJ	OK	OL	OM	ON	OO	OP	OQ	OR	OS	OT	OU	OV	OW	OX	OY	OZ	PA	PB	PC	PD	PE	PF	PG	PH	PI	PJ	PK	PL	PM	PN	PO	PP	PQ	PR	PS	PT	PU	PV	PW	PX	PY	PZ	QA	QB	QC	QD	QE	QF	QG	QH	QI	QJ	QK	QL	QM	QN	QO	QP	QQ	QR	QS	QT	QU	QV	QW	QX	QY	QZ	RA	RB	RC	RD	RE	RF	RG	RH	RI	RJ	RK	RL	RM	RN	RO	RP	RQ	RR	RS	RT	RU	RV	RW	RX	RY	RZ	SA	SB	SC	SD	SE	SF	SG	SH	SI	SJ	SK	SL	SM	SN	SO	SP	SQ	SR	SS	ST	SU	SV	SW	SX	SY	SZ	TA	TB	TC	TD	TE	TF	TG	TH	TI	TJ	TK	TL	TM	TN	TO	TP	TQ	TR	TS	TT	TU	TV	TW	TX	TY	TZ	UA	UB	UC	UD	UE	UF	UG	UH	UI	UJ	UK	UL	UM	UN	UO	UP	UQ	UR	US	UT	UU	UV	UW	UX	UY	UZ	VA	VB	VC	VD	VE	VF	VG	VH	VI	VJ	VK	VL	VM	VN	VO	VP	VQ	VR	VS	VT	VU	VV	VW	VX	VY	VZ	WA	WB	WC	WD	WE	WF	WG	WH	WI	WJ	WK	WL	WM	WN	WO	WP	WQ	WR	WS	WT	WU	WV	WW	WX	WY	WZ	XA	XB	XC	XD	XE	XF	YG	YH	YI	YJ	YK	YL	YM	YN	YO	YP	YQ	YR	YS	YT	YU	YV	YW	YX	YY	YZ	ZA	ZB	ZC	ZD	ZE	ZF	ZG	ZH	ZI	ZJ	ZK	ZL	ZM	ZN	ZO	ZP	ZQ	ZR	ZS	ZT	ZU	ZV	ZW	ZX	ZY	ZZ
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230-1231-1232-1233-1234-1235-1236-1237-1238-1239-1240-1241-1242-1243-1244-1245-1246-1247-1248-1249-1250-1251-1252-1253-1254-1255-1256-1257-1258-1259-1260-1261-1262-1263-1264-1265-1266-1267-1268-1269-1270-1271-1272-1273-1274-1275-1276-1277-1278-1279-1280-1281-1282-1283-1284-1285-1286-1287-1288-1289-1290-1291-1292-1293-1294-1295-1296-1297-1298-1299-1300-1301-1302-1303-1304-1305-1306-1307-1308-1309-1310-1311-1312-1313-1314-1315-1316-1317-1318-1319-1320-1321-1322-1323-1324-1325-1326-1327-1328-1329-1330-1331-1332-1333-1334-1335-1336-1337-1338-1339-1340-1341-1342-1343-1344-1345-1346-1347-1348-1349-1350-1351-1352-1353-1354-1355-1356-1357-1358-1359-1360-1361-1362-1363-1364-1365-1366-1367-1368-1369-1370-1371-1372-1373-1374-1375-1376-1377-1378-1379-1380-1381-1382-1383-1384-1385-1386-1387-1388-1389-1390-1391-1392-1393-1394-1395-1396-1397-1398-1399-1400-1401-1402-1403-1404-1405-1406-1407-1408-1409-1410-1411-1412-1413-1414-1415-1416-1417-1418-1419-1420-1421-1422-1423-1424-1425-1426-1427-1428-1429-1430-1431-1432-1433-1434-1435-1436-1437-1438-1439-1440-1441-1442-1443-1444-1445-1446-1447-1448-1449-1450-1451-1452-1453-1454-1455-1456-1457-1458-1459-1460-1461-1462-1463-1464-1465-1466-1467-1468-1469-1470-1471-1472-1473-1474-1475-1476-1477-1478-1479-1480-1481-1482-1483-1484-1485-1486-1487-1488-1489-1490-1491-1492-1493-1494-1495-1496-1497-1498-1499-1500-1501-1502-1503-1504-1505-1506-1507-1508-1509-1510-1511-1512-1513-1514-1515-1516-1517-1518-1519-1520-1521-1522-1523-1524-1525-1526-1527-1528-1529-1530-1531-1532-1533-1534-1535-1536-1537-1538-1539-1540-1541-1542-1543-1544-1545-1546-1547-1548-1549-1550-1551-1552-1553-1554-1555-1556-1557-1558-1559-1560-1561-1562-1563-1564-1565-1566-1567-1568-1569-1570-1571-1572-1573-1574-1575-1576-1577-1578-1579-1580-1581-1582-1583-1584-1585-1586-1587-1588-1589-1590-1591-1592-1593-1594-1595-1596-1597-1598-1599-1600-1601-1602-1603-1604-1605-1606-1607-1608-1609-1610-1611-1612-1613-1614-1615-1616-1617-1618-1619-1620-1621-1622-1623-1624-1625-1626-1627-1628-1629-1630-1631-1632-1633-1634-1635-1636-1637-1638-1639-1640-1641-1642-1643-1644-1645-1646-1647-1648-1649-1650-1651-1652-1653-1654-1655-1656-1657-1658-1659-1660-1661-1662-1663-1664-1665-1666-1667-1668-1669-1670-1671-1672-1673-1674-1675-1676-1677-1678-1679-1680-1681-1682-1683-1684-1685-1686-1687-1688-1689-1690-1691-1692-1693-1694-1695-1696-1697-1698-1699-1700-1701-1702-1703-1704-1705-1706-1707-1708-1709-1710-1711-1712-1713-1714-1715-1716-1717-1718-1719-1720-1721-1722-1723-1724-1725-1726-1727-1728-1729-1730-1731-1732-1733-1734-1735-1736-1737-1738-1739-1740-1741-1742-1743-1744-1745-1746-1747-1748-1749-1750-1751-1752-1753-1754-1755-1756-1757-1758-1759-1760-1761-1762-1763-1764-1765-1766-1767-1768-1769-1770-1771-1772-1773-1774-1775-1776-1777-1778-1779-1780-1781-1782-1783-1784-1785-1786-1787-1788-1789-1790-1791-1792-1793-1794-1795-1796-1797-1798-1799-1800-1801-1802-1803-1804-1805-1806-1807-1808-1809-1810-1811-1812-1813-1814-1815-1816-1817-1818-1819-1820-1821-1822-1823-1824-1825-1826-1827-1828-1829-1830-1831-1832-1833-1834-1835-1836-1837-1838-1839-1840-1841-1842-1843-1844-1845-1846-1847-1848-1849-1850-1851-1852-1853-1854-1855-1856-1857-1858-1859-1860-1861-1862-1863-1864-1865-1866-1867-1868-1869-1870-1871-1872-1873-1874-1875-1876-1877-1878-1879-1880-1881-1882-1883-1884-1885-1886-1887-1888-1889-1890-1891-1892-1893-1894-189																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									

- those who were descendants of previous members;
- those who in the past put forward proposals to adapt the rules of the association.

At meeting of the association of November 2015 the issue of a functional insurance fund was raised. The responses to the issue by members helped to select:

- those who preferred the social function above a sickness fund;
- those who were in dire need of an alternative insurance fund;

Ultimately, 18 people (members and two potential members) were interviewed, recorded and archived. In addition to the interviews, two uninterrupted video recordings were made of meetings of the *Governors' Association*. These recordings of the meetings of November 2015 and of May 2016 allow for a comparison of minutes, topics and motions with the written records.

3.3. *Sharing Findings and Response System*

The findings of the first two phases of the research (3.1 and 3.2 above) were shared with members during the period of the investigation, from September 2015 to November 2016. The responses to the interviews, video reports and presentations triggered some of our questions in subsequent interviews. The method of sharing and feedback was based on the 'Challenge for Change' approach, developed by the National Film Board of Canada (Waugh, Baker, & Winton, 2010). The sharing and response system consisted of an open video-channel hosted on the Internet. The hosted video aimed to get an indication of interest in the subject matter and to guide questions for subsequent interviews. The ratings as such have not been analysed any further, but present an opportunity for future users. The archived data file, labelled 'Vimeo Kanaal', contains publication data and viewing figures for the video interviews over the period of the research (De Jager, 2016e).

3.4. *Questionnaire*

The questionnaire used consisted of questions based on the goals mentioned in section 3.2. The questionnaire (De Jager, 2016c) was distributed to all members in May 2016, six months after the project had started.

4. Data Description

- Kroniek van een Bazenbondje deposited at DANS – doi:www.doi.org/10.17026/dans-zgh-nrev
- Temporal coverage: 1905–2016

This data collection is formally archived as Jager, MA E. J. de (Stichting Reis van de Razzia) (2016): *Thematische collectie: Kroniek van een Bazenbondje (Chronicle of the Governors' Association)*. DANS. www.doi.org/10.17026/dans-zgh-nrev. The language is in Dutch, except for the English summary of the project. The data consist of the following types.

4.1. Interviews

Interviews are accessible in MOV, DOC and PDF formats. 18 filmed interviews, with an average length of 25 minutes, have been transcribed verbatim by a historian. Audible words were transcribed monitoring the interview that was encoded with a visual time code. The interviews comprise of combined Oral History and semi-structured elements (See 'Sharing findings and response system' in section 3.3). One of the interviewees is featured in Figure 6. The interviews have been indexed and coded in a document titled 'Codeboom' in the dataset (De Jager, 2016d). Interview subjects are categorized in three main subjects 'Entrepreneurship'; 'Governors' Association' and 'Locality Nieuwendam'. The contributors were not anonymized as the project was intended for public access through the open video channel. The interviews are archived under an Open Access license.

4.2. Historical Records and Newspaper Clippings

Records of the meetings were set out in six books (see Figure 7). The book with records from the years 1950–1966 appeared to be lost and could not be retrieved. Derived from the remaining five books, 861 pages have been scanned into high-resolution PDF files. The files have been recombined into the original order found in the books as corresponding to the years 1.) 1908–1915, 2.) 1915–1927, 3.) 1927–1950, 5.) 1966–2011, 6.) 2012–2015. The records are archived as Open Access. Figure 8 shows the cumulative amount of funds distributed across the years from 1908 to 1940.



FIGURE 6 *Interviewee Jan de Ruiter now is a pensioner, but he has always been an entrepreneur. He is the treasurer of the Governors' Association, just like his father was before him. His grandfather was also the owner of café Het Sluisje, the assembly room of the association from 1905 until 2017.*

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4.3. *Video Recordings of Meetings*

Video recordings of meetings are accessible in MOV/DOC formats. The meetings of November 2015 and May 2016 were recorded in full on video. By comparing these meetings with the minutes of the early days of the association, similarities and differences in its *modus operandi* can be discerned. As the meetings are traditionally closed to the public, the video recordings are accessible to researchers only, after approval by the owner of the files and by signed agreement. In the transcriptions names of members have been made unreadable. Time stamps help navigating the texts.

4.4. *Questionnaire Data*

Questionnaire data is archived in PDF and XLS formats. The questionnaire distributed among association members in May 2016 compared opinions about the state of the association. 29 members responded, representing 41% of approximately 70 members in total (an average of 20 members visit the biyearly meetings). The individual results of the questionnaire are found in the dataset 'Enquete Kwantitatief' (De Jager, 2016c). Since the forms contain

Algemeene Vergadering 17 Aug
 1908
 ten Huizen van den Heer
 A. v. Nek

De Voorzitter opendt de
 Vergadering met een woord
 van welkom aan de leden.
 aanwezig 12 leden. Zoo dat
 er 24 leden in boeten vielen
 versocht de Secretaris notulen
 voor te lezen van de vorige
 Vergadering welke onveranderd
 wordt goed gekeurd. verslag
 van de Penningmeester, in t.
 afgelopen kwartaal was ontvangen
 aan Contributie 57.20
 " Boete 2.10
 Reglemente 30
 Rente 4 14
 Spaarbank boekje 341 41
 in hande Penningmeester 12 37
 Totaal 417.52

163.74 Totaal

FIGURE 7 Sample page of the minutes of the general meeting of the Governor's Association, 17th August 1908. Note: the page shows the funds of the association from member contributions and other sources.

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 BONDJE (CHRONICLE OF THE GOVERNORS' ASSOCIATION). ICA_DEJAGER_
 KRONIEKVANEENBAZENBONDJE_DOC_NOTULEN_1908-1915_3", DE JAGER,
 2016E2. RETRIEVED FROM WWW.DOI.ORG/10.17026/DANS-Z9H-NREV



FIGURE 8 *The accumulation of the funds of the association in the early years (1908–1940) in Dutch Guilders (NLG).*

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personal information the data are only accessible to researchers after approval by the data owner and via a signed agreement. The file ‘Enquete Kwalitatief’ is anonymous and labelled as Open Access.

4.5. *Supporting Data on Guilds*

A thesis, written in Dutch in 2016 by Joost Vinke as a requirement for his master study in History at the University of Utrecht, followed his internship at Foundation Reis van de Razzia, where Vinke contributed to the research into the history of the *Governors’ Association*. The particular ‘coping strategies’ of the ‘Knechten Bossen’, workers’ guilds from the towns of Utrecht and Amsterdam, are compared with the *Governors’ Association* in order to discover similarities within the organizational structure of these distinctive institutions. By courtesy of the University of Utrecht this thesis was added to the dataset on *Chronicle of the Governors’ Association* with copyrights remaining with the University (De Jager, 2016i).

4.6. *Project Proposal and Report of Findings*

The research question, set out in full in the project proposal labelled ‘Projectplan’, is written in Dutch (De Jager, 2016g). The findings, methods and

conclusions can be found in the file 'Rapport', with an extended English introduction and summary (De Jager, 2016h).

Accompanied by metadata, the data sets generated by the project *Chronicle of the Governors' Association* allow for comparison and analysis. The data-sets contain searchable verbatim transcriptions in DOC and DOCX, scanned records in PDF and filmed interviews accessible in MOV with indexes and minutes in DOCX and XLS.

5. Conclusions

The findings of the project *Chronicle of the Governors' Association* were presented at the meeting of the association in November 2016. By that time it had become clear that the matter of a functional mutual insurance would not be pursued and while several members were in dire need (Euwals, De Graaf-Zijl, & Van Vuuren, 2016), the majority did not support the motion for change. This group, which existed mainly of pensioners and employees / entrepreneurs were not in need of a mutual insurance, and their membership had come about because of a stretching of the rules that prevented a decline of the membership. For this extended group, allowing the minority to (re)establish the *Governor's Association* as a functional insurance fund would amount to philanthropy or charity. Indeed, a commons that does not honour reciprocity can be regarded as a violation of the co-operative principles. Stretching the rules helped survival but proved a handicap for revitalization.

However, this is not the end of the story. Towards the end of 2016, the local café 'Het Sluisje', was put up for sale. The café, the long-time meeting place of the *Governor's Association*, was sold by the great-grand daughters of one of the founding fathers of the association. As the building was designated by law as a business premises with a residential permit, it was possible that the café would be liquidated in favour of housing. To prevent this from happening a co-operative was formed that was able to buy the premises (Figure 9).

The significance of this new co-operative lies in the fact that the Nieuwendammerdijk originally was home to three co-operatives. These co-operatives were 'Memento Mori', a funeral insurance fund dating back to 1827; The *Governors' Association*; and the Raiffeisen/Boerenleenbank (Farmers' Credit Union), dating back to 1915. The newly emerging co-operative 'Het Sluisje' can therefore be regarded as the continuation of an established modus operandi of the community.

It should be noted however, that the needs of the current population drastically differ from those of 1905. The Welfare State and the gentrification of the



FIGURE 9 *Café 'Het Sluisje' under new ownership, a newly formed co-operative in 2017.*

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Nieuwendammerdijk had rendered the *Governor's Association* superfluous. Nevertheless, the upscaling of the area also allowed for saving 'Het Sluisje' from excessive gentrification. A group of about ninety people, among which members of the *Governor's Association* and Memento Mori, raised the baffling asking price of two million Euro, with support of the RaboBank (formerly the neighbourhood's Raiffeisen/Boerenleenbank). By opting for the co-operative model, the group was able to save the café and contribute to the community spirit.

Our findings raise the question whether the association's survival strategies only serve safeguarding its original purpose. Perhaps the sustainability of the organization allows also for (local) transmission of the co-operative model for other needs, for other times. This suggests that sustainability plays a role beyond the confines of an institute, notwithstanding its superfluousness.

A possible route for investigating this complex of factors is by examining the role of existing local networks in the formation of Institutions of Collective Action. As these questions fell outside the scope of our research we hope that social scientists with historical and economical aspirations will expand on this subject matter so relevant for today.

By mapping and facilitating the process of change within *The Governor's Association*, the project has become a narration of the local and the common, juxtaposed against the socio-economical developments of the 20th century expanding into the 21st. The financial crisis of 2008 resulted in a fundamental rethink among citizens and communities worldwide, sparking a renewed interest in the idea of co-operatives and commonality (UNESCO & Intangible Cultural Heritage, n.d.). This is a period that is defined by de Moor as the third wave of the co-operative movement (De Moor, 2015). It is our opinion that the sustainability of our economical system benefits from local co-operatives, no matter how small, no matter how old.

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