than prices realized when the grain was sold. Government-guaranteed loans tided the three grain-pools over the crisis.

By now it was clear that even large pooling co-operatives could not stabilize the prices of Canadian grain. The Canadian Wheat Board, formed for this purpose, operates pools for marketing the grain of the Prairie Provinces. As agents for the CWB, the four Western grain co-operatives assemble and store their grain. Despite all the setbacks experienced during the Depression, farmers continued to support their co-operatives, and the basic strength of the movement remained unimpaired. Indeed, the 1930s brought a revival of interest in co-operative purchasing. The grain-marketing cooperatives, especially the Saskatchewan Wheat Pool, helped farmers to organize new purchasing co-operatives. With lower prices for farm products, savings on the purchase of farm supplies became more important. For example, on the Prairies the mechanization of agriculture led to special interest in savings on the cost of petroleum. A small group of farmers organized Consumers Co-operatives Refinery Ltd in 1935 and built the first co-operative oil-refinery in the world. This was the beginning of an upsurge in co-operative purchasing in Canada that continues to this day.

Although both purchasing and marketing co-operatives have continued to grow since 1940, the most spectacular gains have been in the service field. Before 1930, financial co-operatives (caisses populaires and credit unions) had been practically limited to Quebec, but during the Thirties special legislation facilitating the development of credit unions was enacted by a number of provinces. The numbers, membership and assets of credit unions and caisses populaires have since grown with great rapidity. Co-operative insurance in the life, medical and automobile fields has also developed greatly during the last 30 years. In Alberta, rural electrification and, in recent years, natural-gas co-operatives have brought light, heat and power to thousands of farm homes; and cooperative housing has taken great strides in certain areas.

Co-operatives in 1976

For the year 1976, the Department of Agriculture received reports on 2,518 co-operatives, excluding credit unions, with a total membership of 2,366,000 and a total volume of business of \$6.21 billion. These co-operatives fall into the following classes: marketing and purchasing (1,164), fishermen's (82), service (873) and production (399). The marketing and purchasing co-operatives were served by eight co-operative whole-salers.