

- (4) distribution of surplus on the basis of patronage;
- (5) promotion of education.

A co-operative store was opened by coal miners in Stellarton, Nova Scotia, in 1861 and at least nine more followed in other communities in that province before 1900. None of these survived the First World War. The British Canadian Co-operative Society at Sydney Mines was organized in 1906; it is the oldest co-operative and one of the most successful engaged in the purchasing of consumer goods in Canada today.

In Quebec, development of the co-operative movement began with the formation of a farmers' mutual fire-insurance company in 1852. Co-operative insurance soon spread to the life-insurance field, the first fraternal society being formed in 1863. Mutual fire-insurance and fraternal societies continue to be important types of co-operative in Quebec, and they have spread to other provinces.

Another early development in Quebec was the organization of La Caisse Populaire de Lévis by Alphonse Desjardins in 1900. This was the beginning of co-operative credit and savings institutions, which now play an important role in the Canadian economy. The first farmers' co-operative trading organization in this province was formed in 1915; a fisherman's co-operative was organized in 1923.

A Canadian farmers' organization, the Dominion Grange, was granted a federal charter in 1877. It was formed from branches of the American Grange in Ontario and Quebec. At its peak, the Grange had 31,000 members, of whom 26,000 were in Ontario, where they operated a salt-manufacturing company for 38 years. The Grange also went into the fire-insurance business for 22 years and in 1879 started a banking operation that lasted seven years. The Grange eventually united with another farmers' organization.

About 1890, the Patron of Industry organization came to Canada from Michigan; it handled binder-twine for farmers on a co-operative basis.

Agriculture began to develop rapidly in the Prairie Provinces about 1890, which encouraged the early settlers to try to establish better marketing facilities. The beginnings of the co-operative movement in this part of Canada were made by organizations formed by these farmers.