ternal society being formed in 1863. Mutual fire-insurance and fraternal societies continue to be important types of co-operative in Quebec, and 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' cooperative trading organization in Quebec was formed in 1915; a fishermen's co-operative was organized in 1923.

A Canadian farmers' organization, the Dominion Grange, formed from branches of the American Grange in Ontario and Quebec, was granted a federal charter in 1877. At its peak, the Grange had 31,000 members, of whom 26,000 were in Ontario, where they operated a saltmanufacturing company for 38 years. The Grange also went into the fireinsurance 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, which provided binder-twine to farms on a co-operatives basis, came to Canada from the state of Michigan, U.S.A.

The rapid development of agriculture in the Prairie Provinces after 1890 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 Prairie farmers.

During the 1890s and early 1900s, the federal Department of Agriculture helped farmers in the territories that subsequently became the Provinces of Saskatchewan and Alberta to form co-operative creameries. These co-operatives provided marketing facilities for cream in communities where there had been none previously. Another early co-operative creamery was established in the Duncan area of Vancouver Island in 1896.

There was much dissatisfaction among the Prairie pioneers about the marketing of grain. In the early 1900s, the Territorial Grain-Growers' Association and the Manitoba Grain-Growers' Association were formed. While some progress was made in obtaining relief through regulatory legislation, these organizations soon decided that co-operatives marketing was the real solution, and the Grain-Growers' Grain Company was organized in 1906. Some farmerowned local elevator companies had been formed before this date.

Province-wide co-operative elevator companies were well established in each of the three Prairie Provinces by 1913. The United Grain Growers Ltd was formed in 1917