

Another early development in Quebec was the organization of La Caisse Populaire de Lévis by Alphonse Desjardins in 1900. This was the first of the co-operative credit and savings institutions that now play an important role in the Canadian economy. The first farmers' co-operative trading organization in this province was formed in 1915, and a fishermen'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 for 38 years they operated a salt-manufacturing company. 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 in the Prairie Provinces began to develop rapidly about 1890. The early settlers were thus encouraged 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.

The federal Department of Agriculture helped farmers in the territories that are now Saskatchewan and Alberta to form co-operative creameries during the 1890s and early 1900s. These provided marketing facilities for cream in communities where there had been none before. 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-operative marketing was the real solution, and the Grain Growers Grain Company was organized in 1906. Some farmer-owned 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 by the amalgamation of two of these - the Grain Growers' Grain Company in Manitoba and the Alberta Farmers' Co-operative Elevator Company.

Although some of the early co-operatives survived and are still in existence, many of them either failed or evolved into joint-stock companies. They were handicapped by lack of appropriate legislation dealing with their incorporation and operation. Manitoba enacted the first provincial co-operative act in 1887, and Quebec followed in 1906. In 1908, a federal bill for the incorporation of co-operatives passed the House of Commons, only to be rejected by the Senate. In subsequent years provincial co-operative legislation became general.