

26.—Number and Membership of Co-operative Associations in Canada, by Provinces and Groups, 1936.

Note.—The figures for the Co-operative Union of Canada which has 41 affiliated societies and a total membership of 10,648 have been included in the respective groups to which they belong.

Province.	Pro- ductive.	Market- ing.	Pro- ductive and Market- ing.	Distri- butive.	Marketing and Distri- butive.	Credit and Savings.	Miscel- laneous.	Total.
NUMBER OF ASSOCIATIONS.								
Prince Edward Is- land.....	-	2	-	-	-	-	-	2
Nova Scotia.....	1	36	1	9	4	-	2	53
New Brunswick....	2	3	1	17	-	-	4	27
Quebec.....	23	99	10	3	3	5	9	152
Ontario.....	3	55	9	38	24	2	9	140
Manitoba.....	1	62	1	58	-	-	5	127
Saskatchewan.....	7	19	2	123	1	-	183	340
Alberta.....	7	35	1	44	4	4	15	110
British Columbia..	29	34	10	28	9	-	33	143
Totals.....	73	345	35	325	45	11	260	1,094

REPORTED MEMBERSHIP.								
Prince Edward Is- land.....	-	4,600	-	-	-	-	-	4,600
Nova Scotia.....	38	2,210	86	5,678	360	-	50	8,422
New Brunswick....	73	2,312	26	665	-	-	1,140	4,216
Quebec.....	13,731	82,234	605	165	195	41,000	1,027	138,957
Ontario.....	114	14,802	2,089	3,945	22,910	1,318	761	45,939
Manitoba.....	30	204,612	29	2,075	-	-	166	207,812
Saskatchewan.....	37,115	102,979	376	6,644	52	-	9,893	157,059
Alberta.....	3,268	84,523	1,800	3,546	2,229	145	6,571	102,082
British Columbia..	3,138	8,650	2,339	2,637	970	-	3,909	21,598
Totals.....	57,502	506,932	7,350	26,156	26,716	42,463	23,577	690,688

Subsection 2.—Co-operative Credit in Quebec.

A form of co-operation which has achieved great success is that which provides short-term credit for small farmers and industrial workers in the province of Quebec. In 1900, what are known as "Les Caisses Populaires", or People's Banks, were begun with the establishment, by the late Alphonse Desjardins, of La Caisse Populaire at Lévis. M. Desjardins adopted the principles of lending money only for approved purposes to carefully selected members in a restricted area, of limited liability, of withdrawable shares of small amount payable by instalments, and of distribution of profits. These banks are for the most part established in agricultural districts. Loans are made to purchase agricultural implements at cash prices, to increase farm live stock, to improve farm buildings, to tide over a period of depression, to get out of a merchant's debt and for various other similar purposes. The loans, though comprised within the term "short credit", are for longer periods than are usual in ordinary commercial transactions because agricultural operations necessarily extend over longer periods than those of trade. They may be for 12, 15, or even 24 months, because they must give time for the farmer to realize on his products.

At present these banks are organized under the Quebec Syndicates Act, 1906. The value of the shares is generally \$5, which may be paid in instalments. The liability of the shareholders is limited to the value of their shares, which generally does not exceed \$2,000 per shareholder. Shareholders and borrowers must reside