

### 26.—Number and Membership of Co-operative Associations in Canada, by Provinces and Groups, 1931.

Note.—The figures for the Co-operative Union of Canada, which has 38 affiliated societies and a total membership of 10,462, 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.	Com- munity Hall Societies	Miscel- laneous.	Total.
NUMBER OF ASSOCIATIONS.									
Interprovincial ..	-	21	-	-	1	-	-	-	22
Prince Edward Is- land .....	-	1	1	-	-	-	-	-	2
Nova Scotia .....	1	30	1	10	5	-	-	1	48
New Brunswick ..	6	16	1	14	-	-	-	5	42
Quebec .....	26	86	19	1	6	6	-	18	162
Ontario .....	3	46	13	39	24	3	-	8	136
Manitoba .....	2	60	1	67	-	-	4	9	143
Saskatchewan .....	4	5	2	179	2	-	63	68	323
Alberta .....	7	28	2	44	5	4	-	12	102
British Columbia ..	30	40	14	28	9	-	2	29	152
<b>Totals .....</b>	<b>79</b>	<b>333</b>	<b>54</b>	<b>382</b>	<b>52</b>	<b>13</b>	<b>69</b>	<b>150</b>	<b>1,132</b>

#### REPORTED MEMBERSHIP.

Interprovincial ..	-	238,458	-	-	30,000	-	-	-	268,458
Prince Edward Is- land .....	-	4,500	3,500	-	-	-	-	-	8,000
Nova Scotia .....	12	933	94	5,798	404	-	-	28	7,269
New Brunswick ..	659	229	43	7,311	-	-	-	1,802	10,044
Quebec .....	13,754	6,413	974	101	321	41,000	-	872	63,435
Ontario .....	123	6,147	2,943	4,331	23,125	1,693	-	945	39,307
Manitoba .....	30	42,977	29	3,859	-	-	268	265	47,428
Saskatchewan .....	37,015	25,675	1,825	40,185	264	-	3,891	153,242	262,197
Alberta .....	3,876	10,161	1,940	5,926	2,454	143	-	441	24,941
British Columbia ..	3,414	9,391	2,860	2,711	5,719	-	36	1,210	25,341
<b>Totals .....</b>	<b>58,883</b>	<b>344,884</b>	<b>14,386</b>	<b>70,222</b>	<b>62,287</b>	<b>42,836</b>	<b>4,195</b>	<b>158,805</b>	<b>756,420</b>

#### 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.