

burglary insurance to co-operatives and credit unions. A beginning has also been made in providing automobile insurance for members of co-operatives and credit unions in Ontario. In British Columbia fishermen and their equipment are insured co-operatively through a mutual marine insurance company which was established recently under the auspices of the Fishermen's Co-operative Federation. In addition, there are over 400 farmers' mutual fire insurance companies which, during 1948, carried \$2 billion of insurance.

In British Columbia there are numerous transportation co-operatives which have reduced transportation costs for employees of certain industrial plants in the interior. Over 75 rural electrification co-operatives have been organized in Alberta in the last few years. Groups in Saskatchewan have been pioneering in co-operative farming and there are a number of these farms now in operation in that province.

A number of rural medical co-operatives are functioning in Ontario. With the aid of the Ontario Federation of Agriculture and the Ontario Co-operative Union, 41 plans for prepaid hospital care on a co-operative basis have been established. These are all similar in structure and operation and arose partially as the result of the successful working out of such a plan by members of a credit union in Toronto. Officers of this urban group co-operated with the Federation of Agriculture in the promotion of the rural schemes.

Co-operative housing enterprises have been successful in Nova Scotia and Quebec. There are 21 co-operative housing groups in the former province and nearly 80 in the latter.

Fishermen's Co-operatives

Over 100 fishermen's co-operative associations were reported in 1949. Total membership was 16,300 and total business was \$16.7 million. The inclusion of seven associations in Newfoundland increased the number of such co-operatives in Canada. Although the greatest number of fishermen's co-operatives is in Newfoundland, the Maritime Provinces and Quebec, the largest volume of business was reported by the seven fishermen's co-operatives in British Columbia. The first fishermen's co-operative on the Great Lakes was organized in February 1949.

New Enterprises

The expansion in co-operative business in Canada is not only reflected in the increased number of such enterprises, in marketing and volume of business, but also by the fact that co-operatives are entering new fields, such as manufacturing and the extraction of coal and oil. Interprovincial Co-operatives Limited, which is a federation of all Canada's provincial co-operative wholesales, purchased a bag factory in September 1948, which is now in operation. Regional wholesales and the many co-operative mills and feed plants are being supplied with bags made in this factory. The Saskatchewan Wheat Pool recently opened a flour mill and vegetable oil plant at Saskatoon. Built at a cost of \$3½ million, this mill will have a capacity of 1,000 barrels of flour per day. Flour from the mill will be distributed by Interprovincial Co-operatives Limited and part of the production will be sold under the "co-op" label.