

It is possible to estimate from available figures the place of co-operatives in the commercial structure of Canada. On a basis of returns received from co-operatives, it is calculated that almost 33 per cent of the main farm products which enter commercial channels of trade is handled by the co-operatives; co-operatives handle 80 per cent of the wool, 55 per cent of grains and seeds, 25 per cent of dairy products, 27 per cent of fruits and vegetables, 18 per cent of livestock, 18 per cent of poultry products and 27 per cent of maple products.

The total value of farm products marketed by co-operatives for the crop year ending July 31, 1949, was over \$783 million, an increase of more than \$166 million over the previous year. Although the sales of farm co-operatives for this year just barely kept pace with the increase in the total cash returns for farm products, some co-operatives managed to improve their position over that of 1947-48. Dairy products co-operatives made substantial gains, while grain co-operatives showed a small advance.

The sales value of merchandise handled by purchasing co-operatives during 1948-49 was \$191.8 million, representing an increase of \$33.9 million over 1947-48. This amount, although a very small proportion of the total retail and wholesale trade in Canada, is increasing each year. Purchasing co-operatives are being organized at a greater rate than marketing co-operatives and the business of the latter is now only four times as great as the purchasing co-operatives, whereas in 1940 it was ten times greater.

Co-operative Wholesaling

Eleven co-operatives mainly engaged in wholesaling farm supplies and consumer goods reported their activities to the Federal Department of Agriculture in 1949. These eleven wholesales had 24 places of business and were owned, through federation, by 1,829 local co-operatives. Canadian co-operative wholesales are joined together into Interprovincial Co-operatives Limited, which serves as a central agency to co-ordinate purchases of member regional wholesales. Its purpose is to consolidate the buying of the member wholesales, and it also has the authority to acquire and operate productive and manufacturing facilities and to act as distributor for co-operative processing and manufacturing plants. Co-operative wholesaling in Canada, however, has not as yet reached the point where it can serve in full the local co-operatives.

Service Co-operatives

The number of co-operatives offering such services as telephones, housing, transportation, and medical care, is increasing. Membership in 156 service type co-operatives in 1949 amounted to 58,714 and total revenue from services rendered was \$2.5 million.

There are two life insurance companies in Canada which operate as co-operatives. Co-operative Life Insurance Company, chartered in 1947, had insurance in force of \$25.8 million in 1949, and reported coverage on the lives of 38,000 Canadians. It operated in six provinces, and may soon expand into a seventh. The Assurance-vie Desjardins, with headquarters at Levis, Quebec, has been incorporated for some years but only started actual writing of business late in 1949. Various other co-operative companies provide bonding, faithful performance and