

Fishermen's Co-operatives

Fishermen's co-operatives operate in all provinces. In 1961 there were 80 such organizations, with 9,000 members. They sold \$17-million worth of fish and \$4-million worth of supplies. There are four federations of fishermen's co-operatives: United Maritime Fishermen, Quebec United Fishermen, Ontario Fishermen's Federation and Saskatchewan Co-operative Fisheries Limited.

In British Columbia all fishermen are eligible for membership in one large central co-operative, the Prince Rupert Fishermen's Co-operative Association. This association operates fish-processing plants in Prince Rupert and Vancouver, as well as a fishermen's supply business and supermarket in Prince Rupert. British Columbia fishermen also have co-operative credit and insurance plans.

Service Co-operatives

These co-operatives provide insurance, electricity, housing and other services including water, transportation, telephone and machinery.

Co-operative insurance companies are active in all provinces. They handle life, automobile, fire, hail, general casualty, fidelity and medical insurance.

At the time of their founding, some of the mutual insurance companies were similar to co-operatives in principle. Statutory provisions governing life-insurance companies in Canada make it very difficult to maintain democratic policy-holder control in a large insurance firm. Some of the smaller mutuals, especially in the farm fire insurance field, operate like co-operatives.

The Co-operative Life Insurance Company, originally a provincial company in Saskatchewan, was incorporated under federal legislation in 1947. It operates in all provinces except Quebec. L'Assurance vie Desjardins Ltée, another co-operative, was organized in Quebec by the caisses populaires in 1948. It now has a federal charter and operates in several provinces. There are also some fraternal and mutual insurance societies that are considered to be co-operatives.

In Ontario, Co-operators Insurance Association has offered automobile and casualty insurance since 1949. A companion company, Co-operators Life Insurance Association, was established in Ontario in 1959.

The Co-operative Fire and Casualty Company, incorporated in 1952 under a special act of the Parliament of Canada, has offices in the four Atlantic and the four Western provinces.

About 46 medical insurance co-operatives were functioning in Canada in 1961. Originally hospitalization was the chief benefit to the members. The entry of the federal and provincial governments into hospitalization insurance has changed the role of these co-operatives, but they continue to provide general medical insurance.

Rural electrification of Alberta, and to a lesser extent of Quebec, is financed largely through co-operatives. These electrification co-operatives organize the farmers of a community to obtain electric services for their farms. In Alberta, when the necessary membership is obtained by a new electrification co-operative, it contracts with a utility company serving the area to build and maintain power lines and provide power. The power company bills the co-operative for construction at cost. The co-operative has access to long-term, government-guaranteed loans to pay for the power line. Each member contracts with the co-operative to pay his share of the loan during its term. These co-operatives have, within the past 15 years, brought electricity to more than 56,000 Alberta farms, over 80 per cent of the farms in the province. Private companies a few years ago considered rural electrification in Alberta too costly to undertake.