

Expansion of power-line electricity to rural portions of Alberta and to a lesser extent of Quebec is being financed largely through electrification co-operatives. These co-operatives organize the farmers of a community to secure electric services for their farms. When the necessary membership is obtained the co-operative contracts with a province-wide power company to build power-lines, maintain them 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 12 years brought electricity to over 45,000 Alberta farms. Thus co-operatives have brought electricity to over half of the farms in a province, where private companies a few years ago considered rural electrification too costly.

Housing co-operatives have been most evident in Quebec, Nova Scotia, Newfoundland and Ontario. Although co-operative housing projects are eligible for loans under the National Housing Act, the financing of some such projects has been done through co-operative insurance companies or other co-operative organizations. The Caisses Populaires in Quebec lent \$84 million during 1958 on mortgages for home construction.

About 50 medical service co-operatives were functioning in Canada in 1958 with hospitalization as the chief benefit to members. Ontario has been well represented in this type of co-operative. The entry of the federal and provincial governments into hospitalization insurance is changing the role of this type of co-operative.

Co-operative Insurance

Co-operative insurance companies are active in all provinces, and embrace the fields of life, automobile, fire, general-casualty and fidelity insurance. Co-operative hail insurance also has been available for a number of years.

Life insurance has long been available in Canada through "mutual" companies. At any rate, some of these mutuals were essentially co-operative in nature at the time of their founding, but statutory provisions governing life-insurance companies in Canada make it very difficult to maintain democratic policy-holder control in a larger insurance firm.

Co-operative Life Insurance Company, originally a provincial company in Saskatchewan, was incorporated under federal legislation in 1947 and operates in all provinces except Quebec where L'Assurance-vie Desjardins ltée, another co-operative, has been operating since 1949. Other companies operating in Quebec and the Maritimes include Les Artisans canadiens-français, and la Société l'Assomption. 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.

Co-operative Fire and Casualty Company, incorporated in 1951 under a special Act of the Parliament of Canada, has offices in the four Atlantic and in the four Western Provinces. Farm mutual fire insurance companies, which are to a great extent co-operative in their operation, are among the earliest co-operatives in Canada and still conduct a substantial business.