

ted by one large medical-insurance co-operative. In British Columbia the dental-insurance plan was so successful that about one-fifth of the province's population is now covered by some form of co-operative health insurance. In Ontario, the co-operative's extended health-care plan brought its membership close to the 200,000 figure.

Electrification

Rural electrification, which private companies considered too costly to undertake, is financed in Alberta largely through co-operatives that organize the farmers of a community to obtain electrical services for their farms. 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 to 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, organized in the postwar era, provide electricity to about 90 per cent of Alberta's 60,000 farms.

Housing

Co-operative housing, which had its start in Nova Scotia, has gradually spread to all the provinces. The

building type was at first the predominant type of housing co-operative. In this type, a group of families get together to build single dwellings, the members themselves supplying as much of the labour as possible. In recent years, the "continuing-type" co-operative for collective ownership of multiple housing has come to the fore. This type is usually non-profit and is set up as a community or neighbourhood with some common services. The members do not provide any labour, a professional builder being employed. The members are charged rent to cover the amortization of capital cost over the useful life of the buildings and the cost of taxes and current expenses. Co-operative housing is eligible for funding under the National Housing Act and a number of co-operative finance organizations are approved lenders under the act. By 1978, there were over 200 incorporated housing co-operatives. About 100 of these were in full operation, with over 7,000 occupied units. The remainder had about 1,000 units under construction and approximately 2,000 more in various stages of planning.

Production co-operatives

Production co-operatives provide services directly related to agricultural production (for example, artificial breeding) or are directly involved in production (for example, co-oper-