

A mutual fire insurance company was formed in Ontario as early as 1835 and several still functioning as farmers' mutuals were organized between 1850 and 1860. To-day there are about 350 such companies in Canada with net assets of over \$5,000,000 and insurance at risk amounting to over \$1,000,000,000. These have a long history of successful operation.

Approximately 71,000 or 5 p.c. of the telephones in Canada are operated by rural co-operative companies in which there is a total investment of \$19,441,661.

Co-operative housing and co-operative hospitalization and medical schemes are other forms of newer co-operative ventures which are operating successfully in various parts of Canada.

Societies have been formed by fishermen on both coasts for the purpose of canning and marketing fish and buying gear on the co-operative plan. As many of the members of these societies are also farmers, mention may well be made of this activity in a summary of agricultural co-operation. During 1939, 30 fishermen's co-operative societies in Nova Scotia, Quebec and British Columbia with a total membership of 3,262 did a business amounting to \$1,255,653 and at the end of the year held assets valued at \$350,000.

**Accomplishments.**—Producer co-operatives in Canada have stood the test of time through competition, crop failures and other hazards which all business must face. Beginning as small localized associations of producers many have amalgamated through the federation of locals on a regional or provincial basis and a number have extended their activities to a national or Dominion-wide basis. Co-operative organizations hold a useful position in the movement of farm products to market and the purchase of farm supplies and they have gained an important place in Canadian business.

Co-operatives have educated their members to produce the kind and quality of product that the market demands. They have exerted a real influence on the standardization of grade and pack of Canadian products. One could cite the activities of the dairy, grain, poultry and honey co-operatives in this regard. The larger co-operatives keep in constant and direct touch with domestic and foreign markets by means of telegraphic reports and with this information are in a position to regulate the flow to market and improve the distribution between markets. With knowledge which the individual producer cannot command they are able to avoid market gluts. By collective bargaining the co-operative has strengthened the position of the individual. These things have been accomplished and at the same time favourable public relations have been maintained. All this means reduction of waste, better quality of product and improved service or more efficient marketing.

## PART II.—GOVERNMENT AIDS TO AND CONTROL OF TRADE

### Section 1.—Combinations in Restraint of Trade\*

In previous editions of the Year Book this subject appears under Section 10 of Chapter XIX—Labour and Wages. Although the Combines Investigation Act is administered under the Department of Labour, the treatment of the subject has been given its present position because of its close relationship to Internal Trade.

\* Revised by F. A. McGregor, Commissioner, Combines Investigation Act, Department of Labour.