

A very rough estimate places the number of co-operative retail stores, both rural and urban, in Canada at about 365 which have a membership of 30,000 and do between four and five million dollars worth of business annually. This turnover is made mostly in consumer goods such as groceries, dry goods, boots and shoes, etc., although in the western provinces a greater proportion would be in binder twine, oil and gasoline and other items that might be termed "farm supplies".

Concentration of consumers' stores appears in Eastern Canada. There are approximately 60 in the Maritime provinces, about 100 in Quebec and 35 in Ontario. The remainder are in the western provinces. Co-operative purchasing of farm supplies in bulk or carload lots is, however, well advanced in the farming communities of the West. In Saskatchewan alone, there are over 400 such associations which did a total business in 1940 of approximately \$4,250,000. A large percentage of this figure is made up of purchases and sales of gasoline and oil.

Closely associated with the retail distributive societies in Canada are the wholesale societies that serve the retail outlets. Five such wholesales reported a total business of \$4,584,448.

### Subsection 3.—Co-operative Credit Societies and Social Services

**Credit Unions.**—The first review of the extent and development of credit unions in Canada was made by the Economics Division, Marketing Service, Dominion Department of Agriculture in February, 1941. This was printed in *The Economic Annalist* for December, 1940, and February, 1941, and later issued as a reprint. The review gives a complete summary of the legislation governing these societies in each province as well as a statistical summary of the business done by them.

Under the provincial legislation there is provision for an inspector whose duty it is to assist, advise and audit the accounts of the various societies. Each year each inspector prepares a detailed report on credit union activities in his province. These reports are usually printed and are available upon application.

There are, in every province except Manitoba, what are known as credit union leagues. These leagues are usually federations of smaller groups known as chapters which are organized in cities or areas where a number of credit unions are concentrated. It is expected that a league will be organized in Manitoba shortly.

Credit union leagues in Canada are performing valuable services on behalf of their member societies. Primarily, the leagues are educational bodies which publish and distribute pamphlets and information on correct credit union practices. They also pool orders for supplies of bookkeeping materials and arrange for the bonding of credit union treasurers. Most leagues make legal advice available to member societies and maintain records and statistics on the progress of their own members and the status of credit unions in other provinces and countries.

Amendments to legislation affecting credit unions are usually prepared and submitted to the government concerned by the league.

The following is a citation of the principal legislation in each province: Prince Edward Island, the Credit Union Societies Act, c. 6, 1936; Nova Scotia, the Credit Union Societies Act, c. 11, 1932; New Brunswick, the Credit Union Societies Act, c. 53, 1936; Quebec, An Act respecting Co-operative Syndicates, c. 69, 1925; Ontario, the Credit Unions Act, c. 7, 1940; Manitoba, the Companies Act, c. 7, 1937, Part VIA, Credit Union Societies; Saskatchewan, the Credit Union Act, c. 25, 1937; Alberta, the Credit Union Act, c. 22, 1938; and British Columbia, Credit Unions Act, c. 12, 1938.

No important amendments have been made during the past year.