

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.

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.

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.

Insurance.—Canadian farmers have used the group principle to insure their property against loss by fire for over seventy-five years. Some companies which began with a strictly rural clientele have now extended their coverage to include city property as well. The common feature of mutual fire insurance companies in Canada is the premium note which is given by the insured when his risk is underwritten. The insured may be required to pay a definite portion of this in cash in advance or he may be assessed from time to time to provide cash to pay off losses incurred and management expenses.

All companies may be incorporated under Dominion or provincial legislation and they thus come under the supervision of the various superintendents of insurance. These companies are purely mutual companies. They are controlled and directed by their farmer members for the benefit of the members. They constitute one of the oldest and probably the most successful co-operative undertakings established by Canadian farmers.

A recent tabulation showed that 365 farmers' mutual fire insurance companies carried at risk insurance amounting to well over \$1,000,000,000.

Miscellaneous and Service-Type Co-operatives.—Included under this heading are various services which are being provided in a co-operative manner such as housing, medical care, telephone systems and burial societies. Associations of this nature are more recent in development but are gaining in importance. Co-