

In view of the reduction in stocks of grain, it is difficult to determine the percentage of the commercial marketings of grain handled through co-operatives. Using the factory value of dairy products and the farmers' cash income from other products as total values, it is estimated that about 20 p.c. of the main farm products, other than grain and seed, passed through a co-operative agency at one or more stages in the complete marketing process. Approximately 18 p.c. of the live-stock and dairy products, 12 p.c. of the poultry and eggs, 48 p.c. of the wool, 22 p.c. of fruits and vegetables, 11 p.c. of the honey, 27 p.c. of the maple products and over 90 p.c. of the tobacco were marketed co-operatively.

**Merchandising.**—The reported value of supplies and merchandise bought for members and patrons increased by about \$10,000,000; the increase in value of feed, fertilizer and spray material amounted to over \$6,000,000 and the increase in petroleum products to \$1,400,000. These increases were attributable in large measure to the increased use of feeds, fertilizer and petroleum fuel in attaining the production objectives set for Canadian agriculture. The number of associations handling food products was reduced in 1943-44 by 213 and the numbers handling feed and fertilizer, and machinery and equipment increased by 178 and 222, respectively.

**Fishermen's Co-operatives.**—In addition to the co-operative business summarized in Tables 20 to 24, there were 68 fishermen's co-operatives operating in 1943-44 with an estimated membership of 7,193. The total volume of business amounted to \$5,055,109, a substantial increase over that reported for the previous year.

**Insurance.**—Mutual fire insurance is one of the oldest forms of co-operation in Canada. For the year ended Dec. 31, 1943, 406 farmers' mutual fire insurance companies carried insurance risks amounting to more than \$1,354,000,000 by farmer members for mutual benefit. Net admitted assets were \$14,500,000 and net losses paid in 1943, amounted to \$2,500,000.

**Credit Unions.**—At the end of 1944, 2,051 credit unions were chartered in all the provinces of Canada. This was an increase of approximately 12 p.c. in the number of credit unions since 1943. During 1944, Canadian credit unions loaned approximately \$36,000,000 for "provident and productive purposes".

**Miscellaneous and Service-Type Co-operatives.**—Several kinds of services are rendered by co-operative associations such as telephone systems, housing, medical and hospital plans, and burial societies. At the end of 1943 there were 2,383 co-operative telephone systems with 108,027 connected telephones in operation across Canada. The total investment in these systems was over \$22,000,000.

In recent years there has been rapid expansion in medical and hospital plans with an increasing enrolment of participants. Complete statistics concerning these plans are not as yet available.

At the present time there is considerable interest in co-operative housing and a number of associations have been formed for that purpose with others contemplated. There are seven co-operative housing associations in Nova Scotia that have completed their work of construction. In Quebec, 45 housing projects are listed, some of these have built houses already. A number of co-operative houses have also been built in Alberta. It is likely that plans now prepared will lead to considerable co-operative housing construction in the near future all across Canada. Co-operative housing  
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