

ings increased 7 p.c. while total cash income increased 15 p.c. Co-operatives in this group apparently did not keep pace with the general increase. On the other hand, fruit and vegetable co-operatives showed an increase in business of 52 p.c. in 1944-45 over the previous year while total farm cash income from these products increased 20 p.c. Co-operatives apparently increased their proportion of business in this field during the crop year 1944-45.

Merchandising.—The reported sales value of supplies and merchandise purchased by co-operatives for members and patrons amounted to \$81,360,855 in 1944-45. This was an increase of \$15,900,000 over the previous year. Largest increases occurred in the food-product group and in sales of feed, fertilizer and spray material. In large measure these increases were attributable to the increased use of feeds, fertilizer and petroleum fuel by farmers in attaining the production objectives set for Canadian agriculture.

Fishermen's Co-operatives.—In addition to the co-operative business summarized elsewhere, there were 65 fishermen's co-operatives operating in 1944-45 with an estimated membership of 7,633. The total volume of business reported amounted to \$5,239,934 which is 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, 1944, 409 farmers' mutual fire insurance companies carried insurance risks amounting to more than \$1,436,293,000 by farmer members for mutual benefit. Net admitted assets were \$15,973,000 and net losses paid in 1944 amounted to \$3,014,000.

Credit Unions.—Complete statistics for credit unions are given in the Currency and Banking Chapter at pp. 1040-1043.

Co-operative Stores.—In 1945 there were 917 co-operative stores in Canada with a membership of over 165,000. Total value of the retail sales made by these stores exceeded \$55,000,000. Of the estimated total of retail trade in Canada, co-operatives accounted for 0.8 p.c. This was an increase of 0.2 p.c. over the figures reported by the 1941 Census, but it is likely that this increase was the result of more accurate and complete coverage rather than from an increase in co-operative retail trading.

Miscellaneous and Service-Type Co-operatives.—At the end of 1944 there were 2,375 co-operative telephone systems in operation across Canada with an investment in excess of \$22,000,000 and 110,388 connected telephones. In addition to the co-operative business already mentioned, other co-operative services are provided including housing, lodging and boarding facilities, transportation, medical and hospital care and funeral services.

Perhaps two of the most important recent developments under this heading are the co-operative farms in Saskatchewan and co-operatives for the provision of rural electrification in Quebec. The co-operative farms in Saskatchewan are as yet in the development stage and it is interesting to note that many of the co-operators are young veterans of the War of 1939-45.

The Rural Electrification Board of Quebec assists rural groups to organize co-operatively to provide electricity to the farmstead. For this purpose the Board has been allotted a fund of \$12,000,000 by the Quebec Provincial Legislature.