

crops. Most of these mutuals limit themselves to designated groups of counties, but a few operate on a State-wide basis. Their combined insurance in force exceeds \$400,000,000.

Farmers Operate Telephone and Irrigation Mutuals

For many years Wisconsin farmers have taken cooperative action in establishing and maintaining mutual telephone companies. At the close of 1939, there were 569 telephone companies in Wisconsin with annual incomes from assessments or fixed charges of less than \$3,000, most of these being farmers' mutual companies. Data assembled for the Farm Credit Administration by the Bureau of the Census in 1937 indicated that almost 90 percent of these farmers' mutuals were service line companies. Such companies as a rule are relatively small and generally do not operate switchboards of their own.

In the mutual companies which are commonly referred to as service line companies each farmer, as a rule, owns his telephone and keeps it in repair. He may provide the telephone poles on his property. It is customary for the subscribers to pay the actual cost of the service. Operating arrangements vary, depending on local conditions and requirements.

The operating companies are formed in communities where there are more subscribers and it is feasible for a farmers' mutual to install and operate a switchboard in a central office. Arrangements are usually made with a larger company for the construction and maintenance of lines. Some of these mutuals establish definite rates based on the cost of the service.

To produce good cranberry crops, an ample water supply is essential. In order to provide this, 15 Wisconsin cranberry producers in 1933 formed the Cranmoor Cooperative Co. at Wisconsin Rapids. A canal system was built from the Wisconsin River to the cranberry marshes, which are located about 12 to 15 miles away. In time of drought or low-water supply, an adequate supply of water can be brought to the cranberry bogs. Each co-op member holds stock in proportion to the acreage of cranberry planting that he owns and which is served with water by the company. These growers are using cooperative organization both to produce better crops by means of irrigation, and also to sell their cranberries to the best advantage through the marketing services of the Wisconsin Cranberry Sales Co.

Power Program Adopted

Even before the rural electrification program was inaugurated in May 1935, 39,206 Wisconsin farms, 1 in every 5, had electric service, an average almost twice that of the entire country. At that time the State ranked eighteenth in the Union in this respect. Quick to grasp the opportunities of the R. E. A. program, one Wisconsin community secured an allotment as early as May 1936, setting the pace which at the close of the fiscal year 1939 had brought electricity to another 17 percent of Wisconsin's farms. This lifted the State to seventeenth place.

By June 30, 1940, the Rural Electrification Administration had approved loans for 27 Wisconsin cooperatives and 1 municipality, and provided for 2 generating plants, including, at Chippewa Falls, the largest operating