

Rural Credits and Community Development.

A Rural Credits System is slowly developing in parts of Canada. In some European Countries the Credit System has been the means of putting many farmers, especially young men just starting, on their feet and has been a direct benefit to the community. There is need for a system of Rural Credits in many districts in Canada to enable farmers to secure working capital at a reasonable rate of interest. It costs a good deal to equip a farm with stock and implements and many a young man is forced to struggle on with limited working capital. So limited is his ready cash that he frequently is unable to purchase stock or make needed improvements on his farm. The Rural Credits System would enable him to secure the needed money at the time when he could make best use of it in his farm operations. The following is an account of the advantages of the system as organized in the Roblin District, Manitoba:

A little over a year ago there was passed by the Manitoba Legislature an Act entitled the Rural Credit Societies Act. This Act empowered farmers in any municipality to form a Rural Credit Society and pledge the combined security of their stock in the society to secure credit for individual members of the society. The Act provided that the money should not be loaned at a higher rate of interest than 7 per cent. This required that it be secured for 6 per cent. interest, 1 per cent. being allowed for expenses entailed. It should be stated that the Provincial Government subscribes 25 per cent. of the stock of the society, the municipality 25 per cent., and the members 50 per cent. The directorate is composed of nine men, three appointed by the members of the society, three by the municipality and three by the Government. It is not my intention here to discuss the workings of the society, but to briefly outline same, that what may follow may be more clearly understood.

On August 9 it was my privilege to make a visit to Roblin, Manitoba, and look into the workings of the Roblin Rural Credit Society, organized in the Shell River Municipality, and which has been in operation since April 20, 1918.

The municipality of Shell River lies in the northwestern part of the province, bordering on the Saskatchewan boundary. It will possibly occur to many because of the shaded reports of the past, that this lies in that belt where frosted grain crops occur annually. Because of this misrepresentation one farmer told me that a milling company refused to make an offer on a car of oats he had loaded and was about to ship. However, he billed the car of oats to a point in the central part of the province, and then re-billed it to the same milling company, and received a premium of 7 cents per bushel. Since the advent of Marquis wheat, frozen crops have been practically unknown in this district, and it has not had a crop failure. Of recent years the municipality is developing rapidly. The total acreage is 184,960. Of this area, 50,000 acres are under cultivation. The problem of developing the unimproved acreage on each farm is perhaps largely responsible for the organization of the local rural credit society.

That it should be among the first organized in the province is probably due to the fact that the farmers of the district have come to the understanding that organization is beneficial to the individual. This district has two of the strongest Grain Growers' locals in the province. Some years ago it organized one of the strongest (if not the strongest) consolidated schools in the province. Now it has its Rural Credit Society, which promises to do more for the development of the district than any other organization. The isolated, false independence of the farmer is not present in this district. The farmers have realized that the old adage "Every man for himself and the devil take the hindmost," generally works out that the devil gets not only the hindmost but the whole bunch. The result is the the Roblin district organized as perhaps are few other districts, and the organization touching most directly the individual development of farms is the Rural Credit Society.

1918 SEPTEMBER 1918

SUN TUE WED THU FRI SAT

1 2 3 4 5 6

8 9 10 11 12 13

15 16 17 18 19 20

22 23 24 25 26 27

29 30

--they're coming

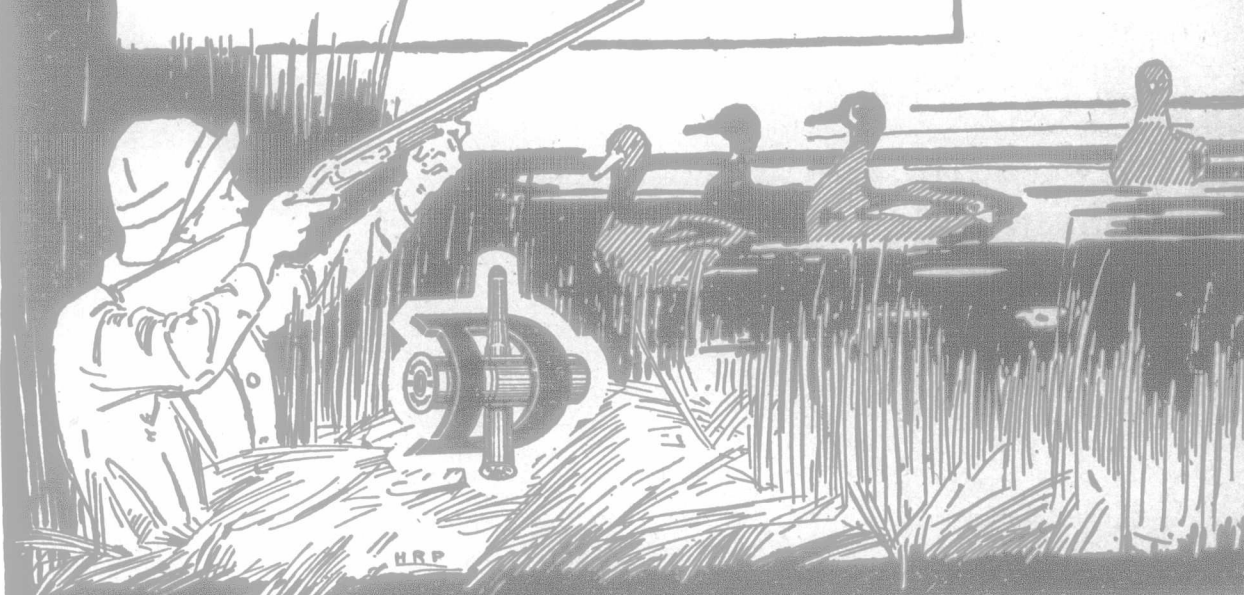
There's a real thrill in the words when you see the ducks settling in to your decoys—a thrill that makes you know life in the open is the only life worth while.

Dominion Shotgun Shells

are necessary to insure the last degree of pleasure in the trip—the full bag.

Dominion Shot Shells are made for the men who enjoy Canada's outdoor life that they may enjoy it more. Care and skill in manufacture insure success to the sportsman who uses Canuck, Sovereign, Imperial, Regal, Crown (Black) or any shell or cartridge that is guaranteed by the big "D" trademark. Look for it on the box.

Dominion Cartridge Co., Limited,
Montreal, Canada.



Shorthorns Landed Home—My new importation of 60 head will be at home to visitors June 20th, and includes representatives of the most popular families of the breed. There are 12 yearling bulls, 7 cows with calves at foot, 24 heifers in calf, of such noted strains as Princess Royal, Golden Drop, Broadhooks, Augusta, Miss Ramsden, Wimple, etc. Make your selection early.
GEO. ISAAC (All Railroads, Bell 'Phone) Cobourg, Ont.

Spring Valley Shorthorns—Herd of 70 head, straight Scotch, good individuals. Headed by the great show and breeding bull, Sea Gem's Pride 96365, and Nonpareil Ramsden S3422. We have for sale four as good young bulls as we ever had, and a few females.
KYLE BROS., Drumbo, Ont., ('Phone and telegraph via Ayr.)

GLENGOW SHORTHORNS
We have a choice offering in young bulls, fit for service. They are all of pure Scotch breeding and are thick, mellow fellows, bred in the purple.
WM. SMITH, COLUMBUS, ONTARIO. Myrtle, C.P.R.; Brooklin, G.T.R.; Oshawa, C.N.R.

SPRUCE GLEN FARM
Herd headed by Nonpareil Ramsden=101081= and Royal Blood=77521=. At present we have nothing to sell but we have some very good ones coming on. James McPherson & Sons, Dundalk, Ontario.

Elm View Stock Farm—Scotch Shorthorns and Oxford Down Sheep—Present offering: Two-year-old stock bull, Early Prince 107659, straight-bred Rose Bud family, sired by Roan Prince 80859; 25 yearling and 2-year-old ewes; 10 1-year-old rams—a choice lot. Orders taken for ram and ewe lambs for later delivery; all bred from best foundations obtainable. Hold back nothing. Prices reasonable. Visit or write:
B. A. MCKINNON, Hillsburg, Ont.

NICHOLSON'S SHORTHORNS
We have about a dozen young bulls (ages 8 months and upwards), sired by our herd headers, Best Boy =85552= and Browndale Winner =106217=. Write or come and see.
R. and S. Nicholson, Parkhill, Ontario

FLETCHER'S SHORTHORNS
Our herd of Scotch Shorthorns represents Orange Blossoms, Kilblean Beauties Matchless, Mysies, Missies, Clementinas, etc., and is headed by the Watt-Stamford bull, Victor Stamford =5959=, a Toronto winner. Present offering—one young bull and several heifers and cows.
GEO. D. FLETCHER, ERIN, R. R. 1, ONT. Erin Station, C.P.R., L.-D. Phone

Mardella Shorthorns

Herd headed by The Duke, the great, massive, 4 year-old sire, whose dam has 13,599 lbs. of milk and 444 lbs. of butter-fat in the R.O.P. test. I have at present two exceptionally good young bulls ready for service, and others younger, as well as females all ages. Some are full of Scotch breeding, and all are priced to sell. Write or call.

Thos. Graham, R.R. No. 3, Port Perry, Ont.

Evergreen Hill R.O.P. Shorthorns

Herd headed by the R. O. P. bull, St. Clare. Nothing for sale at present.

S. W. JACKSON, R. R. No. 4, Woodstock, Ont.

Glenfoyle Shorthorns—College Duke 4th in service—a high-record son of Rothschild and Taylor's noted stock. Am offering young cows and heifers, bred to this great bull. Have a few bulls of breeding age on hand.
STEWART M. GRAHAM, Lindsay, Ont.

Graham's Dairy Shorthorns

I have a choice offering in cows and heifers in calf. Bulls from the heaviest milking strains.

Satisfaction guaranteed.
CHARLES GRAHAM - Port Perry, Ont.

Shorthorns and Shropshires—We still have a few extra well covered shearing rams. Also a choice lot of ram and ewe lambs. Prices right. We can supply young bulls or heifers, both of which are from high-record dams.
P. CHRISTIE & SON, Port Perry, Ont.

Brownlee Shorthorns. Offers a choice lot of young bulls, ranging in ages up to nine months, and sired by the Nonpareil bull, Royal Saxon. See these before buying elsewhere. Could also spare a few females. Douglas Brown, Bright, Ont., R. R. 3, Ayr Station, C. P. R.

SALE

at, R.R. 3

8

Proprietors:

D. TRESTAIN,
Treganna
Stock Farm.

HENDERSON,
Mosa
Stock Farm.

0 Females

2 cows with
calves at foot

0 heifers to
calve soon

10 Bulls

will sell by public
auction 50 Scotch
Scotch-topped
orthorns, on
Tuesday, Sept. 17,
at 1.30 o'clock,
Middlesex Co.,
C. P. R., and
ills, twelve cows
are open heifers.
Treganna 100302, by
Pride of Treganna,
open sire of merit.
teed to produce 50
the families repre-
Marr Rachel, and

, and we extend to
Robson will be the
r catalogue to

TRESTAIN

horns

We have several
t. Clare. All are
ifers. This breed
pendence solicited.
T.
TTIE, Manager.

od. young Scotch cows
(Imp.) Newton Grand
for good herd founda-

(R.), Moffat, Ont.

HORNS

ome and see, or write
SHBURN, ONTARIO

A. Dryden

lin Ontario Co.
C.P.R., Brooklin, G.T.R.
brooklin, C.N.R.

northern bulls, fit for
females that are as
ns. They will be sold

onao.

Shepherd Rosemary,
yearling heifers.

S
chiel (Imp.) for next
e and see them.
miles from Brooklin.

rm 1918

on offer.
BOYE, R. R. 1, Ont.

RNS

at Gold Sultan 75411.
sters, all thick mellow
in most any numbers.
T. R.—Salem, Ont.

1855—FLOCK 1848
e herd. Extra choice
ostly from Imp. ewes.