

In addition to the animals remaining of those originally supplied by the Board, now in the possession of the crofters, they have acquired 92 horses, 23 oxen, 80 cows, 47 heifers, 30 steers, 1 bull, and 163 pigs. The number of chickens and other poultry owned by the various families is 1,575. These figures show a slight decrease over the previous year (owing to sales, prices having been favourable) but, as will be seen from the returns, the increase as compared with 1890 is considerable.

The families in the settlement have cut 818 tons of hay.

The whole of the crofters have now accepted leases from the Board in which they promise to repay their indebtedness in instalments over a period of eight years. Certain of the crofters objected for a time to the terms offered, although, in order to make the repayments easier, the Board agreed to waive all interest upon the advances up to the commencement of the year, and also half the expenses connected with the foreclosure proceedings, in the event of the instalments under the leases being properly and promptly met. In the end the Board was compelled to take further proceedings to protect its interests, and the matter is disposed of as stated, all the objecting crofters having signed the leases, and paid the costs that were incurred.

So far no arrangement has been made between the crofters and their outside creditors for the disposal of the debts, so unwisely incurred, which have tended to retard the progress and welfare of the settlement. The Board offered to allow the debts due to the other creditors of the crofters, if they were reduced to a considerable extent and the items properly verified, to rank *pari passu* with the obligations of the crofters to the Board, in order that the whole of the debt might be liquidated in a reasonable time without pressing unduly upon the settlers. The creditors, while agreeing to the reductions, declined to accept the other conditions of the proposal, urging that their claims should have a priority over those of the Board.

While it cannot be stated that the settlement is in a satisfactory condition, so long as the outside indebtedness remains outstanding it is believed that the acceptance of the leases offered by the Board on such favourable terms, is a step in the right direction, and it is hoped that the other creditors may yet be disposed to regard the Board's proposal more favourably.

Attention is called to a paragraph in the report of the agent, stating that with few exceptions the settlers have promptly paid their municipal taxes, and now that the remainder of the settlers have accepted the leases, it is believed that they also will pay due regard to their municipal liabilities.

The Saltcoats Settlement.

The Saltcoats settlement contains about 90 persons. They had 45 acres under cultivation.

The crofters have not, it is stated, sown a larger area of grain, because they prefer to devote more attention to the raising of live stock, which besides being more profitable, enables them to go out to earn money during the seeding and harvest seasons.

It will be seen that the crofters now have 29 horses, 2 oxen, 60 cows, 61 heifers, 35 steers, 4 bulls, 72 sheep, 15 pigs, and 417 chickens. These figures show an increase as compared with the previous year.

The Saltcoats settlers have not incurred outside debts to any appreciable extent; they rarely ask for credit, and where credit is given they seldom allow the date of payment to pass without discharging their obligations.

It is a matter for regret, however, that the Saltcoats crofters refuse to take advantage of the legislation passed by the Parliament of the Dominion of Canada for their relief. This legislation was obtained at the request of the crofters themselves, and its object was to enable those who remained in the settlement to choose other homesteads which