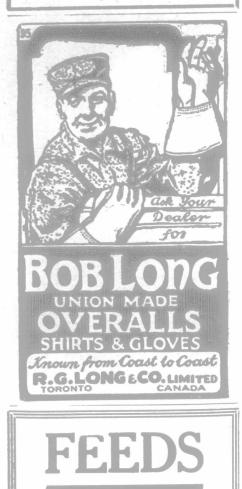


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THE FARMER'S ADVOCATE.

The Roblin Rural Credit Society was incorporated on February 16, 1918, with 57 members. It commenced operations on April 20. On August 9 it had 85 members and several applications for membership to be considered, the additional members having come in without solicitation. The society was not created without opposition from farmers and members of the municipal council. It is no discredit to these men that they opposed the organization of the society. It must be remembered that its organization creates liability and responsibility as well as giving a satisfactory system of short term credit. It is, however, to their credit that after the organization was effected they have since, in many in-stances, given it their unlimited support, and it is safe to say that short term credit is on a new basis in the Roblin district. The accompanying table will show some-thing of the size of the society's operations since April 20, when it commenced operations:

Number of shareholders at in-	
corporation	
Number as at August 9, 1918	85
Loans Passed Season 191	. 8.
For putting in and taking off	
crop\$	16,496.00
For new breaking	10,335.00
For purchase of machinery	3,050.00
For improvements	3,505.00
For cattle, horses, etc	9,205.00
For floating liabilities	1,650.00

\$44,241.00

The loans, totalling \$44,241.00, were granted to 64 farmers, and as illustrating the safety of these loans it will be interestto state that the combined net worth of these 64 men over liabilities is over \$630,000 or an average of about \$10,000 each.

The success of the society and of the entire rural credit scheme must be measured, not in the amount of business transacted or loans made, but what the borrowers have been able to accomplish with these loans. This matter was discussed with J. E. Sirett, secretary of the board of directors, and with several men who had secured loans. Those men who had borrowed money for improving their farms or purchasing live stock stated that, through securing this money from the society, they were able to increase the productiveness of the farm this year to an extent that could not have been done otherwise inside of from two to five years, and perhaps longer. One man who had proved up on his homestead some time since, stated that he had been unable to get more than the required breaking accomplished. This year, with the aid of a loan of a few hundred dollars, he has been able to break up between fifty and seventy acres. The amount of land that will be broken up this year through money advanced by the society will run into some thousands of acres. These owners will have this land in crop next year, bringing in revenue where formerly as non-producing. It might have



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