

Mataura Association (Headquarters: Mataura. Registered 13th May, 1929)—

Directors: Henry Cockburn, Mataura (Chairman); Francis Wilson Hamill, Ferndale; Angus MacKay Robertson, Mataura; Donald Wight, Tuturau.

Secretary-Treasurer: Charles Harold Hargest, Mataura.

Northern Southland Association (Headquarters: Gore. Registered 22nd July, 1930)—

Directors: Ernest Wardlaw Stevens, Balfour (Chairman); Alexander John Cameron, Wendon-side; Franklyn Gluyas, St. Patricks; Frank Walker, Waipounamu.

Secretary-Treasurer: Robert Stewart Green, Gore.

APPENDIX III.

The following favourable references to the working of the system have been extracted from the annual reports of the associations named:—

Bay of Islands.—When the work that the association is doing becomes better known greater advantage will be taken of the exceptional advantages it offers of providing cheap money on easy terms.

Waikuku.—By means of this assistance and guidance the working of the association is now becoming much easier, and we have no hesitation in saying that now the benefits of the scheme have become more widely known its operations will steadily expand and become a very real factor in developing the farming industry of these districts.

Hawraiki.—That this meeting place on record its appreciation of the value of the rural intermediate credit scheme to the farming community and of the good work it is doing.

Morrinsville.—I would also record the valuable assistance lent us by the District Supervisor and his staff, and the Commissioner and Deputy Commissioner. Each and all have done their very utmost to assist the smooth working between the various Departments. The officers of the Board spare neither time nor effort to effect improvements where they may be necessary, or to assist individual members of associations.

Hamilton.—The scheme has been well received by the farmers in the district, and, although the amount advanced has not been large, we feel sure, that as the opportunity for obtaining cheap finance becomes better known among the rural community, the applications to take advantage of the undoubted benefits obtainable through the association will greatly increase. We desire to express our appreciation of the harmonious relations which have existed between the District Supervisor and his staff and your Board.

Otorohanga.—The foregoing figures go to show that the scheme has after twelve months' experience proved to be popular and of considerable assistance to the farmers of the district.

Rangitaiki.—The operations of the association have filled a decided want in this district in providing a means of financing for farmers at a low rate of interest, and it is perhaps surprising that more farmers have not availed themselves of it.

Oroua.—A notable feature is the enormous increase in the volume of business transacted by the association. During the past year the advances to members have more than doubled the amount advanced to the date of the last annual report. The work of the association is becoming more widely known, and the fact that its operations are increasing so rapidly is conclusive proof that the association is fulfilling a long-felt want to the farming community.

Your directors thank the District Supervisor and the Public Trust officials at Palmerston North for their considerable practical help and assistance so generously given. Your directors also wish to state that the most cordial relations exist between the association and the Board, which has given all the association's recommendations careful consideration. Only in two instances has the Board been unable to see eye to eye with your directors. In both these instances subsequent investigation has shown that the decision of the central Board was the wiser one. In every case it can be said that the central Board has done everything possible to facilitate consideration of the association's recommendations.

Horowhenua.—We desire to express to the Rural Intermediate Credit Commissioner, through this report, our deepest sense of appreciation for the willing services, co-operation, and courteous treatment extended to the individual members of this board at all times by the District Supervisor and his staff; also to the Deputy Commissioner (Mr. J. Snell), who has given a considerable amount of time to members of this association when they have called on him in Wellington *re* the business of the association.

South Otago.—Your directors anticipate that as the activities of the association become better known the business of the association will increase accordingly, and the farming community will be able to benefit by the cheap finance placed at their disposal. Your directors would like to record their appreciation of the treatment given by the central Board to all recommendations sent forward and the uniform courtesy extended by the Public Trust Office in all its dealings with the association.

Eastern Southland.—The prospects of the association appear to be bright, and there is no doubt that it is functioning usefully in supplying finance for farming operations.

Approximate Cost of Paper.—Preparation, not given; printing (5,460 copies), £28.