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The Divine truth, " Whosoever hath, to him shall be given, and he shall have more abundance, but whosoever hath not, from him shall be taken away even that he hath," is as applicable to temporal as to spiritual things. Conducting the inquiry on this principle, we may ask—Do our farmers make a good use of the capital they have?—Do they take advantage of the light shed by science and increased knowledge on their pursuits?—Do they seek to profit by the experience of others?—Do they add the profits derived from farming to the capital, and invest them in further improvements?—Or do they, on the contrary, regularly loan their profits on mortgage, invest them in more land, build saw-mills, or expend them in fitting out their sons as lawyers or store-keepers?—Or to leave generalities and go into particulars—would not the difference in produce arising from a proper rotation of crops, and the present exhausting system, soon increase capital?—Could not each farmer in the country, by the mere exercise of his common sense applied to the matter, at least double the quantity and quality of his manure?—Would not the difference between raising cows of the value of £5 and £10, between a dairy of cows yielding 4lbs. and 8lbs. of butter each per week, between beef selling at 1½d. and 5d. per lb., cheese at 3d. and 6d., butter at 8d. and 1s., oats at 1s. 6d. and 3s.—all such differences, being the result of different management merely, soon leave a surplus of profits which would change the country from a poor into a rich one?

Another mode of obtaining capital, however, is open to us, by means of Banks. Banking capital in this country has hitherto been available only to those engaged in commercial pursuits. Farmers have been rigidly excluded from it, and this chiefly because our Banks were originated for the express purpose of accommodating the mercantile and lumbering interests.

The plan on which they are formed, being a combination of the business of the exchange-broker and money-lender, forces them to have their main dealings with those who can furnish them with Bills of Exchange drawn against exports, and causes the accommodation which they can afford to the general interests to be to a limited extent in amount, and temporary and uncertain in duration.

Were our farmers to furnish an export, which they *will* do sooner or later, say of beef, pork, butter, cheese, wool, hemp, or vegetables, the Banks, as now constituted, would, no doubt, be as ready to deal with them as with other producers. We may mention, as an instance of what may be done in this way, that the farmers' wives in the State of Maine export a greater value of poultry and eggs than we do in timber.

But Banks are wanted with a constitution so founded as to enable them to advance capital to farmers without, at least, the immediate necessity of such a return; and what is called the Scotch Banking system precisely meets our case.

This system was founded for the encouragement of agriculture, and has not hitherto extended beyond that kingdom. On this system, productive land, instead of gold and silver deposited, is the value pledged on which the Banks are allowed to issue notes, and money is principally loaned on what are called cash credits—the borrower being allowed to draw to a certain extent, and paying daily interest on the amount at his debit.

But before farmers can obtain loans on this or any other system, they must first generally deserve and obtain the character of being prudent, industrious, frugal, upright, honourable men, willing and prompt to fulfil all engagements at whatever sacrifice; and second, shew that they can make a profitable use of capital loaned to them.

That there are many farmers who come up to the first condition we are happy to be able to bear testimony; still, from the demoralising nature of the timber trade, in which so many have been engaged, we are not prepared to say, that the above can as yet be held as the general character of our people. With regard to the second, any one who travels through the country and sees the mere *playing* at farming which generally prevails; the main part of the farms lying in weedy and worn-out hay-fields, and stunted pastures, with little pocket-handkerchief patches of green crop; the scratching of the earth, which serves as an excuse for ploughing; the