INTRODUCTION.

The general interest which seems to be taken by the rural population of Lower Canada, in the establishment of a Landed Credit Institution, *Banque de Crédit Foncier*, in this section of the Province, and the importance of an impartial examination of the arguments of the promoters of the scheme; have induced the author to submit to the public a translation of the most reliable opinions which have emanated from the leading political economists of Europe on this subject. The newspapers of both Upper and Lower Canada, have, since the meeting of Delegates at the St. Hyacinthe Convention, on 17th December, 1862, treated the question with marked ability. While those published in the French language have, with few exceptions, advocated a trial of the scheme, many of those published in English, have condemned its introduction into the country with arguments which, at first sight, seem quite conclusive. This may perhaps be accounted for by the absence of works in the English language which treat of the details of the *Crédit Foncier* Institution as it has existed in several countries of Europe, under different forms, since 1770.

We are justified in thinking that it is important that the Representatives of the people of this country, who are now assembled in Provincial Parliament, should be placed in possession of something reliable in the