

not worth more to a farmer than six per cent. per annum, and it must be judiciously employed when it is worth even that. Farmers, therefore, need not hope that they can ever improve their condition permanently, by obtaining money at a high rate of interest. In England a large amount of money has been loaned for agricultural improvement at a low rate of interest, because the security of land was considered better than any other. We do not see any suitable means of affording the loan of capital for the improvement of Canadian agriculture, except by the establishment of "Associations of Agricultural Credit." The means of obtaining a small loan on favorable terms of repayment, would save many a Canadian family from poverty, and perhaps ruin. The system of law here makes an equal division of property compulsory at the death of the parents of a family, and should one of the family take the house and farm to himself, on condition of paying the other members of the family their portions by annual payments, the whole family may be subject to struggle on, perhaps, the whole of their lives in poverty, because they could not get their portion at once to commence some business on their own account. If the party could obtain a loan to pay off the several heirs at once, all would be able to do something for themselves with a better chance of success. The "Associations of Agricultural Credit," would give the required loan on such terms as would be safe for the borrower, and thus the whole family would be in a position to provide for themselves. There is very little doubt that the law we have referred to, is a great means of checking the improvement of agriculture, and of preventing Canadian farmers from improving their condition. Farms are continually liable to be divided into small lots, or the party who undertakes to keep the farm undivided has to struggle all his life to pay off the portions to the several heirs. It is a matter of great re-

gret that these subjects, and we may say these great evils, should not receive more attention. If there is a remedy it should be adopted, and we would conceive it a very unfortunate circumstance for the rural population if there was not a remedy for this great evil.

There is scarcely a farm in the country that does not become subject to the influence of this law, and it effectually puts it out of the power of one of the sons who may retain the property, if he has many heirs to pay off, even to improve his land, or do much good for himself. He may also be liable to law expenses, should he be unable at any time to meet his engagements to the heirs, who may get connected with other families. What a change it would make for the better, in the circumstances of the whole family, if money could be borrowed on the terms, it is lent by "Associations of Agricultural Credit," and all the heirs paid off at once if they required it, to enable them to commence business, or become farmers. General improvement of our agriculture is scarcely possible, while there is not some means provided to remedy this evil.

We perceive by our last English papers, that the Central Congress of Agriculture in France, a society formed by 600 delegates from the various Agricultural Societies of France, under the presidency of M. Dupin, has recently appointed a Commission to visit England, for the purpose of reporting upon the Agricultural Implements exhibited in the Crystal Palace, and also to inspect some of the Model Farms. This Commission, of which M. Manveny is Chairman, has arrived in London to fulfil its mission, and has commenced its labors by an interview with the Committee of the Royal English Agricultural Society, in which it presented to the Duke of Richmond, as President of the Society, a set of the Proceedings of the Sister Society in France. This proceeding between the two great Agricultural Societies