

As with the construction of public works, so is it with "Credit Land Companies" and "Trust Loan Companies." Capital is introduced, and as the Agriculturist is generally in need of money, and his "Improved Farm" offers a desirable security, he borrows and spends and leaves himself in debt, with heavy amounts to pay semi-annually as interest on the expended capital.

Of this last class of operations we would have no cause to complain, if the capital so borrowed was used solely in improving and increasing the productiveness of his land, for then the interest would be returned to him perhaps fourfold. In many cases it is so, but we fear that in too many others a portion of the money so borrowed goes to pay off old debts, another portion probably to secure some additional "comforts of life," or perhaps to add a few more acres to the already ill-cultivated—because too extensive—farm.

Agriculture is not our business, so that probably we may write about somethings we do not fully understand; nevertheless we have a conviction on our minds, that our farm-lands do not produce one-half the crops they would if properly cultivated. The absence of a sufficiency of stock, and want of proper care and shelter of what is possessed; want of drainage and manuring of the old cultivated lands; and too much reliance on wheat as the staple product of the farm, to the neglect of root and other crops, we suppose are amongst the causes of the depression in farming, which we have to deplore. There are, of course, numberless instances amongst our intelligent agriculturists, to whom these remarks will not apply, as witness the Annual Exhibitions of the Upper Canada Agricultural Association.

Since penning the above we have noticed a report by a special committee of the Municipal Council of the United Counties of York and Peel, of a Memorial to the Legislature on the subject of encouraging our industrial interests, in which the following passage occurs: "It is universally felt throughout the Province, that the great problem to be solved in its interests must be the discovery of a system of agriculture adapted to the soil and climate, and at least equally remunerative to the former irrational one of exclusive grain produce, which has been conducted with so reckless a disregard to the immutable laws of agriculture, viz.:—the rotation of crops."

Another evil, is, that too many of the sons of our intelligent agriculturists leave the farm for the learned professions and trades of the cities and towns, thus swelling the number following these occupations out of all proportion to the cultivators

of the land—the only real source of wealth in a new and comparatively isolated country; and how many of the sons of families in our cities and towns, who with sickly face and puny arm are striving to eke out a subsistence in some overcrowded occupation, would be infinitely better, both in health, circumstances and respectability, if engaged in the manly and honorable occupation of tilling the soil.

Another cause of *hard times* is that we import a great many of the necessaries of life, at a vast annual cost, while we possess the facilities for manufacturing or producing a very large portion of them at home.

From the official tables we learn that from the 1st of January to the 30th of June, 1864, we imported of

Brooms and Brushes	\$6,439
Blacking	1,531
Candles	13,429
Readymade Clothes.....	56,809
Cordage	88,567
Hats, Caps, and Bonnets	281,197
Hops	9,808
Hosiery	119,285
Leather—Tanned	127,878
Boots and Shoes	28,763
Other Leather Manufactures.....	66,426
Linens	421,543
Manufactures of Fur	14,817
Manufactures of Wood	70,877
Musical Instruments	56,964
Mustard	8,282
Oil Cloths.....	26,336
Paper and Paper Hangings	109,019
Pickles and Sauces.....	15,626
Soap	20,513
Spirits of Turpentine.....	14,929
Starch	4,235
Vinegar	22,862
Woollens	2,537,669
Broom Corn.....	18,482
Butter	86,348
Cheese	80,532
Flax, Hemp, and Tow, undressed.....	117,673
Lard	100,184
Pitch and Tar	5,502
Resin.....	50,453
Wool	241,861
Total	\$4,824,839
Wines, Liquors, and Tobaccos, as above.....	808,007
Fancy Goods, Jewellery, &c.....	1,209,575
Total imports of goods here enumera- ted, for six months of 1864	\$6,842,42