

the liberty of omitting it, offering at the same time our grateful acknowledgments to our correspondent.

[For the New Brunswick Agriculturist.]

#### UPON BANKING ACCOMMODATION FOR FARMERS.

SIR—Will you permit a plain man who has given some attention to the subject, to point out what I conceive to be absolutely necessary to ensure any decided progress in Agriculture in this Province, and to solicit your and your correspondents attention to the point as you proceed. This is a well matured system of banking, to enable farmers on proper security to get loans of money. Without this all powerful stimulant, I fear that even your valuable and well-intentioned labours will be in vain. It is well to collect information, without which, even capital might be expended in vain, but also without capital, I fear that knowledge itself will be all but useless. It imports little to the man who can spare no time from the labours necessary to the support of his family, that he knows modes of improvements which in a very short time would double or treble the produce of his farm. If he must labour on, and can spare no time for such improvement without risking the comfort or even existence of his family, his knowledge can be of little value. He will improve, but it will be with the pace of a snail. The country, as a whole, must thus improve almost necessarily, it is true, but our population, aided by emigration, will increase in a still greater ratio, than this slow improvement, and we will thus continue for an indefinite period to depend on other countries for our bread. The improvement of the country in production, without some extraordinary stimulus, will not go on in proportion to its population, even with increased knowledge, much quicker than it has hitherto done. The best land near to market is already occupied, and new settlers must go further and further back into the forest. Most of the in-

tervals, and, I must say, all the sea marshes are already taken up. Settlers will therefore have to contend with the difficulty of rearing or keeping stock on new farms by forming upland meadows, and pastures, a process requiring time and labour. Grass is the basis of husbandry; our cattle must be in proportion to it; our manure in proportion to our cattle, and our culture in proportion to our manure. If therefore no exertion be made to make and collect artificial and mineral manures, it appears to me very evident that we can make but little progress upwards in agriculture. Without capital, in a majority of cases, no time or labour can be spared for this purpose. In private society I have met with the argument, that some farmers have capital and yet improve but little. I know from considerable experience that very little available means are possessed by the farmers of New Brunswick; but supposing it true to some extent, my argument remains notwithstanding in all its strength. It is not, as all conversant with mankind know, the person who has inherited property who generally succeeds in his profession, or who pushes into activity the elements of prosperity around him, but the man who is first forced into activity by the necessity of his situation, and who when he amasses some capital keeps it, with all his acquired habits of industry and economy, in full and constant operation. His circumstances have at first forced him into exertion and economy, and these habits are engrained as it were in his character, and they carry him in most cases into a much higher degree of prosperity than the man who inheriting some wealth is at his ease, and inclined to enjoy life, as it is called, and to exert himself just a little, as he sees others do. This fact is as equally observable in Farming as in other Professions, with this difference, that in farming on a small scale, and with limited means, capital is seldom or never accumulated, while it is not so in other