

AGRICULTURAL REVIEW.

JANUARY.

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BOARD OF AGRICULTURE FOR LOWER CANADA.

Montreal, December, 1862.

To the Secretary of the County Agricultural Society.

SIR,—I am directed by the Board of Agriculture for Lower Canada to acquaint you that your Society have to appoint four persons, to be Members of the Board, in place of those who retire by rotation, namely : Hon. L. V. Sicotte, Hon. U. Tessier, Hon. J. E. Turcotte, Major E. Campbell. These gentlemen are nevertheless eligible to be re-elected. The Report of Election of these four Members to this Board is to be sent at once to the Honorable the Minister of Agriculture, Quebec.

I am also directed to remind you that your Society must be re-organized early in the third week of January next according to Section 4, 20 Vic. Ch. 49. A copy of the proceedings of the re-organization, with the names and addresses of every office-bearer must be sent at once to this Board to ensure publication in the Official Journal before the 1st of February.

I have the honor to be, Sir, your obedient Servant,

GEORGE LECLERC, Sec. B. A. L. C.

ST. HYACINTHE CONVENTION—LANDED CREDIT.

The following resolutions were proposed at this meeting on Wednesday. M. D. G. Morrison, presided ; Mr. Honore Mercier, acted as Secretary.

Proposed by M. Paul Denis, M. P. P. for Beauharnois, seconded by the Hon. Loujs Renaud, M. L. C., and

Resolved,—That the circumstances under which Lower Canada finds herself placed imperiously call for the creation of a bank of *Credit Foncier*, based on a solid foundation and connected with the interests and resources of the agricultural classes of the country.

Proposed by Mr. J. B. Daoust, seconded by Mr. Alfred Duchesneau, and

Resolved,—That the rate of interest on the ordinary conditions of loans on mortgage are in this country disproportioned to the resources of the farmer.

Proposed by Mr. J. J. Ross, M. P. P. for Champlain, seconded by Mr. L. Adam, N. P., and

Resolved,—That the farmer while calculating chiefly on the product of his lands for the reimbursement of his loans cannot borrow at a high rate of interest and for the purpose of repaying the loan at a single payment without exposing himself to grave inconveniences, as well as to ruin more or less inconvenient.

Proposed by Mr. George Sylvain, M. P. P., for Rimouski, seconded by Mr. J. S. Prevost, M. P. P., for Soulange, and

Resolved,—That loans at long terms of credit and a sinking fund for the gradual extinction of the capital by annuities, with liberty to extinguish the debt at one payment, should be the basis of the establishment of a bank of *Credit Foncier* for Lower Canada.

Proposed by Mr. Louis Paquette, seconded by Mr. J. S. Lafontaine, N. P., and

Resolved,—That a bank of *Credit Foncier* in order to loan at a low rate of interest, at long terms and in conjunction with a sinking fund will require considerable capital which it will not be able to acquire in this country for some years, in sufficient amount or on reasonable conditions.