

Technical and Bibliographic Notes / Notes techniques et bibliographiques

The Institute has attempted to obtain the best original copy available for filming. Features of this copy which may be bibliographically unique, which may alter any of the images in the reproduction, or which may significantly change the usual method of filming are checked below.

- Coloured covers / Couverture de couleur
- Covers damaged / Couverture endommagée
- Covers restored and/or laminated / Couverture restaurée et/ou pelliculée
- Cover title missing / Le titre de couverture manque
- Coloured maps / Cartes géographiques en couleur
- Coloured ink (i.e. other than blue or black) / Encre de couleur (i.e. autre que bleue ou noire)
- Coloured plates and/or illustrations / Planches et/ou illustrations en couleur
- Bound with other material / Relié avec d'autres documents
- Only edition available / Seule édition disponible
- Tight binding may cause shadows or distortion along interior margin / La reliure serrée peut causer de l'ombre ou de la distorsion le long de la marge intérieure.
- Blank leaves added during restorations may appear within the text. Whenever possible, these have been omitted from filming / Il se peut que certaines pages blanches ajoutées lors d'une restauration apparaissent dans le texte, mais, lorsque cela était possible, ces pages n'ont pas été filmées.
- Additional comments / Commentaires supplémentaires:

L'Institut a microfilmé le meilleur exemplaire qu'il lui a été possible de se procurer. Les détails de cet exemplaire qui sont peut-être uniques du point de vue bibliographique, qui peuvent modifier une image reproduite, ou qui peuvent exiger une modification dans la méthode normale de filmage sont indiqués ci-dessous.

- Coloured pages / Pages de couleur
- Pages damaged / Pages endommagées
- Pages restored and/or laminated / Pages restaurées et/ou pelliculées
- Pages discoloured, stained or foxed / Pages décolorées, tachetées ou piquées
- Pages detached / Pages détachées
- Showthrough / Transparence
- Quality of print varies / Qualité inégale de l'impression
- Includes supplementary material / Comprend du matériel supplémentaire
- Pages wholly or partially obscured by errata slips, tissues, etc., have been refilmed to ensure the best possible image / Les pages totalement ou partiellement obscurcies par un feuillet d'errata, une pelure, etc., ont été filmées à nouveau de façon à obtenir la meilleure image possible.
- Opposing pages with varying colouration or discolourations are filmed twice to ensure the best possible image / Les pages s'opposant ayant des colorations variables ou des décolorations sont filmées deux fois afin d'obtenir la meilleure image possible.

This item is filmed at the reduction ratio checked below /
Ce document est filmé au taux de réduction indiqué ci-dessous.

10x		14x		18x		22x		26x		30x
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12x		16x		20x		24x		28x		32x

No. 85.

2nd Session, 6th Parliament, 22 Victoria, 1859.

BILL.

An Act to amend the Act 20 Vic., Cap. 7,
regulating Ferries in Upper Canada.

Received and read, first time, Friday, 25th
Feb., 1859.

Second reading, Wednesday, 2nd March, 1859.

Mr. McMICKEN.

TORONTO:

PRINTED BY JOHN LOVELL, YONGE STREET.

An Act to authorise, for a limited period, the Loaning of Money on the security of Real Estate, by the Chartered and other Banks in this Province.

WHEREAS in consequence of two successive failures of the crops in various sections of the Province, great financial depression has for some time prevailed, and weighed heavily on those engaged in agricultural pursuits, many of whom are unable to comply with the usual terms of Bank discounts and credit, and are unable under the existing laws to secure the repayment of Bank loans by landed security. And whereas much pecuniary embarrassment to the agricultural classes might be avoided, if the Banks are authorized for a limited period to make loans on the security of real estate; And it is therefore expedient with the view to facilitating such relief to farmers, to grant such authority to the Banks; Therefore Her Majesty, &c., enacts as follows: Preamble.

I. For and during three years from the day of the passing of this Act, it shall be lawful for any chartered or other Bank established in this Province, to loan money to any person within this Province upon the security, mortgage or hypothecation of lands and tenements within this Province, provided that no such loan be made, or security, mortgage or hypothec given as security for such loan to any such Bank for a longer period than three years; anything in the laws authorising and establishing any of the said Banks to the contrary notwithstanding. During three years the Banks may lend money on real estate.

II. For any loans to be made under the authority of this Act, the said Banks may demand, stipulate and receive any rate of interest not exceeding per cent. per annum. Rate of interest on such loans.