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No. 84.

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

BILL.

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.

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

Second reading, Monday, 28th Feb., 1859.

MR. MACBETH.

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 ^{Pres}
in various sections of the Province, great financial depression has
for some time prevailed, and weighed heavily on those engaged in agri-
cultural pursuits, many of whom are unable to comply with the usual
5 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
0 the view to facilitating such relief to farmers, to grant such authority to
the Banks; Therefore Her Majesty, &c., enacts as follows:

I. For and during three years from the day of the passing of this Act, ^{During three}
it shall be lawful for any chartered or other Bank established in this ^{years the}
Province, to loan money to any person within this Province upon the ^{Banks may}
5 security, mortgage or hypothecation of lands and tenements within this ^{lend money}
Province, provided that no such loan be made, or security, mortgage ^{on real estate.}
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.

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