

of the business of the exchange broker and money-lender, forces them to have their main dealings with those who can furnish them with Bills of Exchange drawn against exports, and causes the accommodation which they can afford to the general interests to be to a limited extent in amount, and temporary and uncertain in duration.

Were our farmers to furnish an export, which they will do sooner or later, say of beef, pork, butter, cheese, wool, hemp, or vegetables, the Banks, as now constituted, would no doubt, be as ready to deal with them as with other producers. We may mention, as an instance of what may be done in this way, that the farmers' wives in the State of Maine export a greater value of poultry and eggs than we do in timber.

But Banks are wanted with a constitution so founded as to enable them to advance capital to farmers without, at least, the immediate necessity of such a return; and what is called the Scotch Banking system precisely meets our case.

This system was founded for the encouragement of agriculture, and has not hitherto extended beyond that kingdom. On this system, productive land, instead of gold and silver deposited is the value pledged on which the Banks are allowed to issue notes, and money is principally loaned on what are called cash credits—the borrower being allowed to draw to a certain extent, and paying daily interest on the amount at his debit.

But before farmers can obtain loans on this or any other system, they must first generally deserve and obtain the character of being prudent, industrious, frugal upright, honourable men, willing and prompt to fulfil all engagements at whatever sacrifice; and second, show that they can make a profitable use of capital loaned them.

That there are many farmers who come up to the first condition we are happy to bear testimony; still, from the demoralizing nature of the timber trade, in which so many have been engaged, we are not prepared to say, that the above can as yet be held as the general character of our people. With regard to the second, any one who travels through the country and sees the mere *playing* at farming which generally prevails; the main part of the farms lying in weedy and worn out hay-fields, and stunted pastures, with pocket handkerchief patches of green crop; the scratching of the earth, which serves as an excuse for ploughing; the starved mungrel race of cattle, unfit either to yield milk or take on beef; the manure heaps exhaling their gases to heaven, and the precious liquid draining into the nearest brook—and all this with a listless desponding people, afraid to take hold of work for fear it will not pay, so much accustomed to the high wages and profits of a protected timber trade, that they despise the slow returns and prospective benefits resulting from the cultivation of the soil, worshipping money as the one thing needful, as the only thing to be desired, and ignorant of, and therefore, incapable of appreciating the glorious privilege of being independent, of having enough and to spare of those things which are ever the reward of frugality and patient industry, and of which money is only the representative.

Any one witnessing such a state of things can have little hesitation in saying, that until an entire change can be brought about, there is already quite enough of capital employed in farming for all the good that is done with it.

That these circumstances are not the effects of any inability in the soil to reward the intelligent cultivator, or any insurmountable barrier to prosperity, is rendered evident by the fact, that the almost universal answer from every part of the province, to an enquiry which has been recently made, is, "That farmers who have devoted themselves exclusively to their business have invariably accumulated property, and, with ordinary prudence and industry, have generally become rich."

Our former remarks regarding improved stock perhaps require further explanation. They have been understood as if we wished to introduce foreign stock to take the place of native, from, it may have been supposed, our foolish preference for things from abroad, many of us, that *not* we cows give as much milk as foreign, thrive better, and are more suited to the country.

Now, be it observed, that we pronounced no opinion as to one breed of cows being better than another; and the reason why we prefer others to the cows of this country is, that there is no distinct breed here, they are all mongrels or derived from crosses between cows brought into the country with the first settlers, and others since introduced from all parts of the world.

As such, although there may occasionally be good milkers amongst them, the progeny cannot be calculated upon, and the more especially on account of the carelessness that prevails regarding what bulls are kept—anything in the shape of a bull being reckoned quite good enough. Those making a business of it, and depending on the produce of the dairy for the means of paying a heavy rent, could not afford this *playing at farming*. With them it would be a matter of life or death. Every cow would have to do its duty, and produce so much, or the rent could not be paid.

There are common cows in Britain as well as in this country. Particular breeds are thus made. A farmer may have in his dairy of twenty cows, say five, that with the same feed will yield more milk and butter than the others. He is aware that it would pay him better if all his cows were equal to those, and to effect this, he breeds his future stock from them only, taking care that the bull is also from a good milker, it being a rule that "like begets like," and killing off any that may not come up to the mark. By careful breeding in this way, for many generations, have breeds been formed, possessing distinctive qualities, colour, and shape—the produce of which retain the characteristics.

None of these breeds are ever crossed for breeding purposes, nor are they allowed to be mixed with common stock. Some breeds also have been made up on account of their size and fattening propensities.

There are in England three celebrated breeds—the Durham, Devon, and Hereford. In Scotland but one—

the Ayrshire. The Galloway, Angus, and West Highland are not used for the dairy.

Now, if our farmers choose to take the trouble, and are willing to leave the benefit as a legacy to their children, they may make a breed of their own too; the same care and time would produce the same results. But common sense suggests that it will be cheaper to take the benefit of the labour and care of others. He must be a poor farmer, however, who is contented year after year to go on with an inferior race of cows without selection or an attempt at improvement.

One cause of the prejudice against the imported breed in this country is from bulls only being introduced into particular districts. The produce of a cross cannot be calculated on, it may take after either parent, or be worthless.

No correct judgment can be formed of the value of any breed unless it is kept pure; a little care and attention in the beginning is all that is required to effect this; and those only who have seen herds of well-bred and well-fed cattle can understand why such prices should be paid for them.

In Britain and the United States, cattle of the improved breeds are valued at more than double the price of the common kinds, and bulls are often sold at from £20 to £100. Does any one suppose that the rent-paying farmer of Britain can afford to do this to gratify a fancy?

At all the cattle shows in Britain, premiums are given only for the above breeds. We observe also that at the last New-York State Show, at Syracuse, no other breeding cattle were admitted to compete than pure-bred Durham, Devon, Hereford, and Ayrshire. Native cattle and grade or crosses were excluded. Our Agricultural Societies may take a hint from this. Some of them this year excluded all but native cattle from competing!!!—Our neighbours of the United States have no want of national pride; and they rather surpass us in knowledge of what will pay. We may presume, therefore, that in this they are right and we are wrong.

These breeds, however, will be no better than our own unless they are better treated; they will not even do so well with the same care, never having been accustomed like our hardy race, to stand cold and hunger.

If dairying is meant to pay, cows should be warmly housed from November to May, and only out to drink, fed with turnips and straw or hay in winter. In summer they should have for pasture the best hay-field on the farm, which can be afforded if turnips and straw are fed, and the manure saved from the cows being kept in, will raise all the turnips.

With such treatment the improved breeds will show their superiority.

We trust we will be excused for our want of method in putting forth these hurried remarks. We are too much engaged in the active business of life to find time to round periods and construct learned sentences; and, unfortunately, many, who ought to take the lead, who have most interest in the improvement of the country, and most spare time at their disposal, stand coolly aloof, and afford us neither their time, money, nor countenance.

We offer no apology for speaking of Provincial agriculture generally, we being only a local society.—In pressing danger, no one can be blamed for calling "fire!" And if ever a country needed the utmost exertions of every one who can aid in rousing her from a state of almost hopeless apathy, this is the one.

With our timber nearly exhausted—without another article of export, and following a mode of agriculture that is fast destroying the ability of the soil to produce food—what but poverty and ruin can overtake us!

But we think we can discern symptoms of better things to come. The public mind is becoming alive to the necessity for giving that attention and encouragement to agriculture to which its importance entitles it.

The idea is gaining ground, that probably this may be a farming country after all!

Such being the case, we have full faith in the result, and trust we shall live to see prosperity and happiness, as the reward of intelligent industry, taking the place of our present poverty and despondency.

By order of the Board  
R. JARDINE, President.

DOUGLAS B. STEVENS, Secretary.  
Saint John, October 25, 1849.

EXTRAORDINARY DISCOVERY IN CALIFORNIA.—The following is an extract from a letter written to his wife by a New Yorker, now working in the mines of California. The letter bears date Aug. 26, 1849.

"There was a gold mine discovered here (what is called Murphy's Diggings) one week to-day. It is evidently the work of ancient times—210 feet deep, situated on the summit of a very high mountain. It has made a great excitement here, as it was several days before preparations could be made to descend to the bottom. There was found in it the bones of a human being, also an altar for worship, and some other evidences of human labour.—From present indications it is doubtful whether it will pay to be worked, as it is mostly all rock, and will require a great outlay, for tools and machinery to work it."

This discovery, if properly pursued by competent observers, may prove of the highest historical importance. It will establish the fact that the mineral wealth of that region has been known to preceding generations, and the relics which have survived, may enlighten us as to the nationality of the people who first pierced this mountain two hundred and ten feet, and will doubtless suggest an inquiry into the reasons for abandoning the pursuit of gold in a country in which it seems to abound, and where its discoverers had found encouragement to make such extensive excavations in former times.—N. Y. Eve. Post

THE INDIAN OUTBREAK.—In our evening edition, published on Monday afternoon, we mentioned a report prevalent in Montreal that day, that the Chippewa Indians had attacked the Mining Company's settlement at Mica

Bay, near the Sault St. Marie. Rumor added that people had been killed, and scalped, and other atrocities perpetrated, but without any foundation that we know of. It was further stated that a company of soldiers, and some artillery, with rockets, had been immediately sent off.

All this unnecessary trouble, and probable bloodshed, has been caused by the shuffling dishonesty of the Canadian Government, who, having ill-used and plundered the Chippewas, lied to them, and used every paltry equivocation that can be conceived, have now sent up troops to murder them, if they can.

We believe that the present Administration is not at all to blame for the first iniquity, the sale of the Chippewas lands to the Mining Companies having been the work of their predecessors, but the present Ministers are to blame in not having at once taken the bull by the horns and settled honestly and justly with the Indians; instead of that, they have allowed the affair to run over two or three years, until this trouble, and it may be a much more serious one than some people may be inclined to imagine had broken out. Three times these Indians have sent Deputations to hold personal interviews with Lord Elgin, the third having been admitted to His Excellency's presence during last summer. We are told that on each occasion Lord Elgin treated these people with great carelessness and indifference.—Montreal Courier, Nov. 21.

## THE ENGLISH MAIL.

### ARRIVAL OF THE CALEDONIAN.

The most interesting news by this mail is the sailing of Sir Henry Bulwer, the new envoy to the United States, for the scene of his diplomatic labours, in the steamship *Hecla*. He is said to be charged with some important matters, and a journal which professes to know the spirit of his instructions states, that he is to resist all attempts "at interference on the part of the United States in the affairs of Nicaragua."

The European Times thus remarks on this subject:—The little Republic of Nicaragua claims, our readers are aware, in opposition to the King of Mosquito, the mouth of the river St. Juan on the Atlantic, which joins the lake of Nicaragua. This point is generally regarded as the most convenient and least expensive for cutting a ship canal to the Pacific. An American company has been formed for this purpose, which has received the countenance and support of the Nicaraguans; while our consul at Guatemala, on the faith of some old treaties with the Mosquito Indians, has put in a claim on behalf of the King of the latter. An affair, trivial in itself, has thus become a matter of importance from the gigantic enterprise which is now projected; and to the parties willing to advance the necessary sum for the completion of the undertaking, the validity of the title is, of course, a question of no small consideration.

The same authority intimates that Sir Henry is empowered to ascertain what encouragement the United States Government will give to the annexation of Canada. The inference is, that the Home Government will not interfere with the wishes of the colonists on this point.—Public feeling in the mother country is inclined to act liberally with the colonists. If a generally expressed desire for annexation with the United States were made, it would be conceded; but to secure this, unanimity is indispensable.

The Emperor of Russia has addressed "an energetic note" to the British Government, in which he protests against the "arrogance of England" for interfering in the Turkish question. The despot of Russia is quite crestfallen; he had no idea that England would take so noble a stand in behalf of the unfortunate Hungarian refugees.

Her Majesty the Queen Dowager was recovering. His Holiness Pius IX. had departed from the Neapolitan dominions, on his return to Rome.

### COMMERCIAL.

In the several departments of trade and commerce there has been much steadiness during the week. The Cotton market has again been active, and an advance of 1-8d. to 1-4d. per lb. has been established on American descriptions. The sales of the week were 59,830 bales.

No improvement can be reported in the Grain trade.—At London, Liverpool, and all the great provincial markets, very little business was going forward, and prices are on the decline.

Reports from the Manufacturing districts state that a moderate business is going forward, and that the operatives generally are well employed.

The Money Market offers no special feature for remark. If any change, it may be considered that discounts are rather easier.

### IRELAND.

The constabulary throughout Ireland are at present engaged in filling up returns, for the information of Government, of the quantity of produce, stock, poultry, &c., in the land. The object, we suppose, is to ascertain the amount of food in the country; but no notice of the matter having been given by the authorities, many poor people are suspicious when the police make inquiries of them, and refuse to give information. With regard to the 5th of November, so much dreaded in the north, we are informed that all passed off tranquilly. There were no orange or ribbon processions, but from the accounts received, it appears that both parties were ripe for mischief, and the preservation of peace and prevention of a collision are attributable to the precautionary measures adopted by the Government. A sham fight was to have taken place in Donoghmore, County of Down, but some of the Protestant inhabitants, fearing hostilities between the parties, lodged informations before a magistrate and had the affair nipped in the bud.

The most extensive preparations had been made by the Orangemen for the fight; for in one house alone upwards of 800 rounds of ball cartridge were discovered! Mr. Singleton, with a troop of lancers, two companies of infantry, and forty policemen remained in the place during the day,