

...and in the House, ordered...
 Mr. D. B. Viner opposed the bill. All companies are monopolies. Capital does not bring capital; but industry will. If Government would give premiums to farmers for the cultivation of green crops, they would do more for the country than all the companies that can be formed, and more than all protective duties can do. Flanders has become the first agricultural country of Europe by her system of green crops; and they have made England produce twice as much as formerly. He never heard of any company formed in England to lend money to the Government. Such companies as this would injure a country. Did not regard it as an honest trade.
 Mr. HINCKES regretted differing from the hon. member for Richelieu. The farmers of U. Canada had been in the habit of borrowing money from the banks, which was lent for short periods only, before the borrower could realize a return from it; and consequently they are sued, have to pay heavy costs, and not unfrequently lose their property, whereas if there were facilities for borrowing money at moderate interest for longer periods, they would have profited by the loan. As to lending to the Government, it is quite proper and is done now to a large extent. Government is now paying 8 per cent. interest for money borrowed in Lower Canada; and is constantly borrowing money from the banks. The whole capital of the Bank of England is lent to the Government, and large sums besides. We cannot accumulate capital without industry; but capital will encourage and help industry. Individuals may sometimes borrow money foolishly, a fault that the Legislature could not prevent. It would be most objectionable to refuse incorporating persons who proposed to lend money at legal interest.
 Mr. ALLAN McNAB supported the bill. Had heard this measure spoken of on the other side of the Atlantic, and the security is so good there will be no difficulty in getting money. There is no monopoly. It will not hinder the hon. member for Richelieu from lending his money, as he has lots of it. Nor will it interfere in any way with the banks.
 Mr. DUNLOP could not conceive that a company having £500,000 to lend, was a monopoly, any more than an individual who lent £100 was such. He would admit willingly, from long experience, that it was unwise for a farmer to borrow money for his farm, but the returns are so small, but it would allow the liberality of the hon. member to lend him from doing so when he could and would. It may be wrong—improvident—for him to do so; but we are no judges of that. The Canada Company hold a great quantity of land, and have been strongly rebuked by many; but it has done good, and might do more, if the hon. member turned the tide of emigration to it, to work its undeveloped riches—undeveloped because no money to work them. And will you hinder the country from getting money? It is said the company may deprive persons of their land. If they did, the country would be improved. The Ayr bank in Scotland lent money on land, and the bank was ruined by it; but the country was improved. Companies of this kind have lent vast sums to the United States, and it is said the States are ruined by these loans. They are temporarily in difficulty; but would they have had canals, or rail roads, or a settled country, but for these loans? The Bank of England is the largest lender in the world, and makes bargains with the Government, managing the debt, and the halfpay list, and a good bargain it has proved.
 Mr. WAKEFIELD said that although companies of this sort were new here, they are well known in all the other colonies. There are several trust and loan companies in London, which lend money in the colonies in the southern hemisphere, which felt the want of capital, their property being paralyzed without it. Persons there had large property, which they were unable to improve for want of money. And although it is 15,000 miles from England, they sent persons over thither to borrow money, who when they arrived exhibited their title deeds, supported by certificates from surveyors and others, of how much the value of the property could be increased by certain improvements being effected, a mill there, a bridge here, a road in another direction. The capitalist would say, this is a flattering picture, but I will not be so easily deceived. I will send an agent to see and report to me on the subject, and then I will lend to the first loan company of large capitalists to lend money in the Australian colonies, and others have followed, each of whom sends out a competent agent. Their capital is subscribed, but no part paid up. They are incorporated to borrow as well as lend money; and their subscriptions are deemed sufficient to form a loan to any amount. On these terms they borrow money, probably from insurance companies, at 3 1/2 or 4 per cent., and either transmitted it to the colonies, or allowed it to be drawn on by their agents there for loans. These agents being on the spot were able to ascertain and weigh well the value of the property on which a loan was wanted, and the nature of the security offered. They would not now employ agents in this way by different companies. Their agents are men of known high character, shrewd, active, superior men, and are paid a high salary; £2000 sterling per annum; in order to retain a gentleman on whom they can rely, and induce him to devote all his energies to their affairs. All these companies prosper, and it has been a source of wonder among the capitalists of London that nothing of the sort was in operation in Canada. These companies carefully avoid lending money to needy men, or persons in difficulty, and their profit consists in the difference between the rate of interest at which they borrow and lend. If they were to conduct their affairs so as to become possessors of much land, they would soon be embarrassed, from the difficulty of managing large landed estates by agents; and one of the companies owns no land, has never closed a mortgage. Instructions are sent out to the agents, not to lend money except to persons who are going to improve property. If they were to lend to needy men, they would soon become possessors of real estate to a large amount.
 Mr. AYLWIN spoke against the bill.
 Mr. CARWRIGHT said that although the capital of banks might accumulate more than the mercantile community might require, they were very properly restrained from lending on landed security. To redeem their notes they must keep their capital in such things as are easily converted into money, for they cannot give an acre of land for 100 dollar notes, though it might be worth that sum. Hence there is a kind of necessity for an association of this sort. One man with £100 cannot do much, but 100 men with £100 each can do a great deal. And if a man wanted to borrow he would not know where to find any person to lend; but if a company be formed for this purpose, he will know where to go, and be certain of being accommodated.
 Mr. WILLIAMS was in favor of the bill.
 Mr. BALDWIN was in favor of the principle of the bill, although there might be details he could not approve. He would facilitate the introduction of redundant capital from Great Britain to this country, and would incorporate a company for this purpose; but would not empower them to acquire property in any other than the ordinary way by foreclosing the mortgage in due process of law. Nor would he give any facility for recovery of debts other than is given by law; nor yet allow interest to be paid in advance. As a separate company for managing capital in improving the country, it was entitled to receive ordinary corporate powers, but nothing more.
 Mr. NELSON would be careful in granting such powers. The people are in debt, and we should not help them to increase their debts.
 Mr. DUNLOP approved of the bill. A bill like this passed the Legislature of Upper Canada, & was sent home for the Royal assent. The bill was amended, and never heard of afterwards.
 A motion to commit the bill, on Wednesday next, prevailed.
 COLONIAL ASSOCIATION.
 The bill to extend further powers to the American Colonial Association of U. Canada, was ordered to be printed.

...The weather for the past week has been mild with rain, which has swept all the snow and frost away.
 For the Kingston Herald.
 To the Agriculturists of Canada West. Query.—Let $x^2 + y^2 = z^2$ be equal to 444; $x^2 + y^2$ equal to 180; $x^2 + y^2$ equal to 150; and $x^2 + y^2$ equal to 254; to determine the values of x , y , z , & v .
 Township of Kingston, Nov. 15, 1843.
 RICE ALONG THE CANAL.—With three few days past, there has been some serious trouble among the Irish laborers, along the "Welland Canal." We are not in possession of particulars, but have learned, incidentally, that a fracas occurred lately, between some Corkonians and Connaught men, in which several were badly hurt, and one of them died soon after, and was buried here; and another is not expected to survive. The first was disinterred a few days afterwards, and a Coroner's Inquest held, on view of the body; but we have not heard the result—most probably it will be, "murder by some person or persons unknown." There are a great many laborers out of employ just now, waiting for work, in consequence of the Canal, reducing their wages to half a dollar per day and also by the stopping of the work on the locks.
 Since the above was in type, we have been informed, that the verdict of the jury was—that the deceased came to his death by reason of a blow on his head, conveyed with a stone, from some person unknown.—[St. Catharines Journal.]
 Married.
 On Monday the 6th inst., at Hevelville, Township of March by the Rev. Matthew Ser, John George Bridger, Esq., Editor of the Kingston Herald, and Miss Elizabeth, daughter of the late Capt. Stephens, 27th Regt. and sister of Col. Fogo Royal Artillery, of Duchy Camp, Scotland.
 Died.
 At Bytown, on Monday the 13th inst., Alexander James Currie, Esq., M. D., Editor and Proprietor of the Ottawa Gazette.

STOVES
 At greatly Reduced Prices.
 THE Subscriber has just received, direct from the Foundries, made to special order, a very large assortment of **STOVES**, consisting in part of
COOKING, PARLOUR, HALL & BOX STOVES,
 of the latest improved patterns, which are offered exceedingly low for Cash. Before buying elsewhere, be pleased to call at the old established Stove Stand, and examine the assortment and price.
JAMES POWELL,
 Princess, late Store Street, Kingston, Nov. 14, 1843.
NEWS
 From the Seat of Government!!
CHEAP GOODS! CHEAP GOODS!
 Fresh Arrivals at C. W. Brennan & Co's (formerly B. Brennan's) 270 Queen Street, at the Banford Hotel, Princess Street.
 HAVING received large additions to their former Stock, the Subscribers are now offering an extensive assortment of
SEASONABLE GOODS,
 at prices which must convince those who inspect them that they have been laid in upon most favorable terms, and are offered at unusually low rates.
 To enumerate their extensive and varied assortment, consisting as it does of every article usually met with in a
Dry Goods Establishment,
 would be tedious; they beg however to invite attention to the following list.
 West of England and Yorkshire Cloths; in every useful color and shade; Pilots, and fig'd & damasked; of superior make; Cassimeres; in Doekins; Trenches; Korseys; Vestings; Blankets; Flannels; Plaidings; Serges; Bases; Kidderminster 3 ply Imperial, and Brussels Carpetings; Hearth Rugs; Druggets; Chin Cloakings; Gala Plaids; French and British Merinos; Indianas; Alpaccas; Orleanas, Palestine, Angora, Lama, Britannia and Parisian Cloths; Merinoes; Cambletons; Brocheilles; Black and colored Silk Velvets; Satine and Satin; Turcs; figured and plain Gros de Naples; Manchester Prints; 8 1/2, 10, and 12 1/2 Bleached Linen Sheetings; Huckabacks; Diapers; Dowls; White Shirtings;
Water Twist Grey Cottons, JEAN STRIPE,
 Turkey do; Forfar Sheetings; Twilled Sacking; Osnaburg; Canadian Linen;
GLASGOW & EARLSTON GINGHAMS,
 3 1/2, 7 1/2 and 6 1/2 Tickings; Marcelline Quilts; White and Mottled Counterpanes; Horse Rugs and Blankets; Camblets; Worsted Tartans; Furniture Stripes; Damasks; Watered Merino; Table Linen; Damask and Brown Table Cloths; Table Covers; Chamis Lamb's Wool; Merinoes; Worsted and Cottons; Pantaloons and Vests; Gentlemen's Scarfs and Stockings; Regatta Shirts; Carpet and Leather Travelling Bags; Waterproof Coats, Capes and Cloaks from 15s; Gentlemen's London Beaver, Gossamer, and Velvet Hats; Cloth Caps; Umbrellas; Cotton Wares; Candiewick; Wadding, &c., &c., &c.
 Ribbons, Gloves, Hosiery & Haberdashery, of every description. A few Bales of superior **NORTH-WEST BUFFALO ROBES**
FURS,
 in Caps, Muffs, Boas, Capes, Collars, Gloves, and Gaiters.
 Toys, Sole Leather, Tobacco, Snuff, &c.
 AT WHOLESALE.
 Intending purchasers wishing to economize, will do well to call and see for themselves, that every article is offered in view of the principle of "small profits and quick returns."
C. W. BRENNAN & Co.
 Princess (late Store) Street, Kingston, Nov. 1843.
MRS. HURLBERT'S LADIES' ACADEMY, COBURG.
 TERMS commence on 31st Thursday of October, 1st Thursday of January, and 4th Thursday of May; but Pupils can enter at any time. Expenses per Term of eleven weeks, £15 0 for Board and Tuition in highest English Branches, and less for common English. Instruction is also given in Music, Oil and Water Colours, miniature Painting in Ivory, French, Spanish, Italian, Wax Work, &c. If required, Book-keeping, Algebra, and Latin. Mrs. H. converses in French with those studying that language. The Pupils form a part of Professor Hurlbert's family, and can have access to various experimental and interesting Lectures. The Academy is divided into four Departments, with a competent Teacher over each. No Academy in the Country can afford greater facilities.
 Reference is politely permitted to the following gentlemen, from whom circulars can be obtained, giving fuller information.
JOHN COOPER, Esq., Mayor of Kingston.
D. THOMPSON, Esq., M.P. I. W. M. RENEW, M.P.
J. P. ROBINSON, do. Rev. Mr. ROBERT, Kingston.
M. CAMERON, do. do. Mr. A. HOOPER, do.
J. GILCHRIST, do. Mr. S. W. BRADY, do.
SAMUEL CLARK, do. J. H. PIERCE, do.
D. THOMPSON, do. H. H. HALL, do.
 Coburg, November 1, 1843.

PROSPECTUS!
 TO BE PUBLISHED.
 By John McNaughton,
 DEPUTY PROVINCIAL SURVEYOR.
 A MAP OF THE OTTAWA RIVER & ITS TRIBUTARIES.
 As far as they are known from actual or secondary Surveys.
 THIS MAP will extend from Montreal to the head of Lake Temiscoumque, on the Ottawa, and thence to generally useful, will embrace the country westerly to the improvements on the River Trent.
 The extensive and interesting country bordering on the Ottawa and its Tributaries, and on Lake Nipissing, hitherto so little known, save as it were a blank on the general Map of the Country, will now be presented to the public in a manner generally useful and entertaining to all, and particularly so to those in any way connected with the timber trade. The bulk of the export trade of Canada is now in Timber, supplied from that section of the Province, which besides yielding a large yearly Revenue to the Government, from its Woods and Forests, contains large and fertile tracts of Lands which might be made available for Agricultural purposes, and thus afford the elements of affluence and happiness to hundreds of thousands of our destitute fellow subjects.
 Mr. McNaughton's long experience in that part of the Country, as a Deputy Surveyor, connected with its settlements, and with its extensive Timber Trade, in the Department of Woods and Forests—having afforded him means of local information, not possessed by any other individual, induces him to look with a degree of confidence for some share of public patronage in the undertaking. The Map will be in size about three by four feet, correctly delineated on a scale of five miles to an inch, and lithographed in the best style of the art.
 TO BE PUBLISHED BY SUBSCRIPTION.
 TERMS.—£1 5s. Currency, in sheets, £1 15s. Currency, on delivery of the Map. Subscriptions will be received at the Office of the Ottawa Advocate, and by A. Gray, Bytown.
 It is to be published by the Ottawa Advocate, giving the above on insertion for one month, will be entitled to a copy of the Map.
 Bytown, 17th October, 1843.
Cheap Goods and Bargains, TO BE OBTAINED AT THE MANCHESTER WAREHOUSE,
 (Lambton Buildings, Princess Street.)
 J. & R. HUTTON & Co. beg to inform their numerous Town and Country Customers, that they have received their usual large Fall and Winter Stock of British **DRY GOODS**, direct from the various Manufacturers, which for Cheapness and quality of Goods, they can recommend to be better value than they have ever before offered in Canada.
 They would invite the attention of their Customers in their large Stock of
 English and French Merinos, Cashmere Cloths,
 Jolliffe and Figured, Plain and Figured, Single and two Color Parisian, English and French Prints, West of England and Yorkshire Broad Cloths, of all Shades,
 Beaver Cloths, in Black, Blue-black, Blue, Brown, and various Colors,
 Casimere, Doekins, Mogadores, Tweeds, and Fancy Trappings,
 Carpetings, Druggets, Bases, Flannels, Serges, and Beating Blankets, White and Colored Counterpanes, Cotton and Woolen Horse Rugs, Horse Sheetings, Plain and Twilled Dundee Sheetings, from thirty to forty inches; Ready made Bags, Plain and Twilled; Table Linen and Table Cloths, Brown and Bleached Damask Covers; Worsted and Cotton Table do; Towellings and Towels.
 An Extensive Stock of Rich FURS, comprising Muffs, Boas, Capes, Cardinals, Ladies' Fur Gloves and Gauntlets, Gents' Fur Gloves and Gauntlets; Fur Caps, and Fur Trimmings, and the various descriptions of Fashionable FURS—
BUFFALO ROBES at extraordinary low Prices.
 A complete assortment of Hosiery, Haberdashery, and every kind of **DRY GOODS** to be had, that is usually found in Dry Goods Stores.
 J. & R. HUTTON & Co. would impress upon their Customers, that their Goods are all bought under peculiar advantages by their friends in Great Britain, and consequently, are enabled to sell them here at a very Low Price.
 No Counter Goods—Only one Price made.
 Kingston, Nov. 1843.
For Sale at the Herald Office, A PAMPHLET, ENTITLED "MENTORIANA,"
 BEING a Series of Communications published in the "Kingston Herald" between the years 1839 and 1844, on the subject of the Statute Law of the Province, or Law of the Land, establishing the true Boundaries and Lines of Survey on a permanent basis, and thereby securing the rights of Land in the original Patents to the Loyalists and their Heirs.
PREFACE.
 THE AUTHOR of the Communications under the signature of "MENTOR," has endeavored, after much delay and research, to arrive at the adjustment and settlement of a disputed question, respecting Boundaries, Lines of Survey, and Patent Rights, founded on facts, in the early history of the country, and on the Statute Law of the Province, or Law of the Land. He has much satisfaction in stating his opinion in support of Patent Rights, to the rejection of the title of adverse possession, or illegal and usurped occupancy. This title, if admitted, would be a right, without true boundaries, and destroy Patent Rights, would invest speculation and injustice with the character of legal right and just possession, and would violate the faith of Government in the patents granted to the Loyalists and their heirs.
 This disputed question has, in the lapse of many years, from 1792 to 1843, the present period, given rise to a multitude of lawsuits to the Courts of Justice and Law, and has been attended with continued contention and accumulated expense. The Courts of Justice and Law, have, in many instances, decided cases involving the disputed question of patent rights and the title of adverse possession or illegal and usurped occupancy. The Board of Commissioners of Boundary Lines, established by law in the year 1837-1838, have also heard and determined all cases submitted to their cognizance and authority, unrestricted by the plea and title of adverse possession or illegal and usurped occupancy, and in accordance with the Statute Law of the Province, or Law of the Land. This law, however, has been, through the omission and culpable inattention of the Legislature, allowed to expire.

NOTICE.
 TENDERS will be received from competent persons for the execution of the Siltage of the Massey, Earth, and Rock Work, of the Line of the Lachine Canal, for such parts thereof as are included in the several sections respectively, according to the plans to be sent at the Office of the Board of Works, or at the Canal Office, Montreal, after the 10th inst., at either of which places, copies of the Specifications and Forms of Tenders, &c. may be had.
 The Tenders, sealed, are to be forwarded to the Office of the Board of Works, Kingston, and to be opened on the 15th inst. at 10 o'clock, at the Office of the Board of Works, or at the Canal Office, Montreal, after the 10th inst., at either of which places, copies of the Specifications and Forms of Tenders, &c. may be had.
THOMAS A. BEGLY, Secretary.
 Board of Works, Kingston, Nov. 4, 1843.
POSTPONEMENT.
 THE time, at which the specifications, &c. for the above work can be seen is deferred until the 20th inst., and the period for receiving the tenders is likewise deferred until the 11th December.
THOMAS A. BEGLY, Secretary.
 Board of Works Office, Kingston 13th Nov., 1843.
FRESH SUPPLIES.
 THE Subscriber wishes to inform his customers, and the Public in general, that he has received his usual rapid and extensive supply of Seasonable and **FASHIONABLE GOODS**, consisting of a very general and large assortment of such articles as are required for comfort and fashion. In the
LADIES' DEPARTMENT
 he would beg to call their attention to his Stock of Rich French and English Satins, Satin Turcs, Gros de Naples, black and colored Silk Peraines, and Saranets, Satin and Velvet Shawls, (Black, Carmine, French Merinos, Parasattas, Angoras, Lebanon, Lama, Tempas, Golems, and Orleans Cloths, figured and plain; rich figured Velvet Dresses; silk Velvets in black, blue, green, purple, green, Adelaide and Morocco; Striped and figured Bonnet Silks in great variety; Silk and Bullion Trimmings; Coloured Gimps and Cordes; Grape Trimmings; black and white Silk Laces and Bionds; French Crape Laces; white, coloured and black Arrowheads; Black Crapes from 12 in. to 8 1/2; Drawn Caps, French Dimity Collars and Cuffs; Cap Fronts; Gossamer Quilting and Bunches; Plain and trimmed French Cambric and Lawn Pocket Handkerchiefs; Artificial Flowers; Lace Cardinals and Capes; Tamboured and Muslin bonnet Collars; quilted and embellished Petticoats; French and English Stays; Herliou, Angola, Cashmere and Kid Hab. Bases; Cambric, of superior make; Cassimeres; in Doekins; Trenches; Korseys; Vestings; Blankets; Flannels; Plaidings; Serges; Bases; Kidderminster 3 ply Imperial, and Brussels Carpetings; Hearth Rugs; Druggets; Chin Cloakings; Gala Plaids; French and British Merinos; Indianas; Alpaccas; Orleanas, Palestine, Angora, Lama, Britannia and Parisian Cloths; Merinoes; Cambletons; Brocheilles; Black and colored Silk Velvets; Satine and Satin; Turcs; figured and plain Gros de Naples; Manchester Prints; 8 1/2, 10, and 12 1/2 Bleached Linen Sheetings; Huckabacks; Diapers; Dowls; White Shirtings;
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