

will support his family the following year. The second year, he will perhaps have to work out 3 or 4 months; but this year under good management he will raise plenty of provisions to keep himself and family. The third year he can work the whole of his time on his own place, and this year he will have a part of his crop to sell; but then by this time he wants a barn, waggon, and sleigh, and a yoke of oxen. If he has not got oxen before, and many other things, that it will take all he can spare, and more, to furnish his wants this year. The fourth year he still continues on improving and clearing up his farm; by this time he is getting in more comfortable circumstances; he raises his own provisions, and his own clothes, and has got most of the necessaries that are wanting on the farm, such as a house, barn, and farming implements, &c., but then there are 4 years past, and nothing paid on the land as yet; by this time the principal and interest will amount to £124; if there is compound interest, it will amount to more. The fifth year, this will be the first year that he can pay anything on the land; this year he may pay say £24, which will leave £106 to pay. The sixth year he may pay say £30, which will leave £82 to pay. The seventh year he may pay say £40, which will leave a little over £46, which he may pay off the eighth year; thus it will be seen that this class of settlers, in the course of eight years, will have a deed of 100 acres of land, and their farms partially cleared up, with their families growing up around them, and enjoying all the comforts of life.

In the above statement there will a good deal depend on whether he can get the land on the terms of payment I have stated; if he must pay a certain sum down, and pay up the instalments as they become due, he will have to work out a certain time to make as much as will pay a few of the first instalments.

It is pleasing, sir, to go into any part of the country that is settled with this description of settlers. After they have been in a few years, you will generally find them as contented and happy as any people on the face of the earth can be, with the prospect of a comfortable home for themselves and their children after them. Their food and clothing are coarse but comfortable, and their food is wholesome. Their wants are but few and easily supplied; for that unworthy customer, Pride, has not made his appearance among them with all the evils attending him.

Before leaving this class of settlers, I would say to them, be careful of getting into debt at the first settlement for anything but the land, but especially in the stores, for you will find that creditors have long memories, are very sceptical, and great observers of times and days. I think the best plan for new settlers, if they have their food and clothing, is to try and do without other things, until they have the means of paying for them. Then, again, there are credit sales, which it is common for settlers to go to, but which I think they would do well to keep from. There they generally get the worst and most useless articles, and have to pay the highest price—often a third more than they are worth. I never knew

any one make a fortune by going to them, but have known many to have lost by them.

The second class of settlers are the parties that have the means of paying for their lands and keeping their families in provisions for the first year. No doubt, one of this class has a great advantage over the first; he not only has a better chance of having the pick and choice of the land, but he can go where he pleases and purchase for it is generally said that a man with the needle in his pocket can make his own bargain, and no doubt he can purchase to better advantage than if he had not the wherewithal. Then, again, he has another advantage: he can work all the time on his own place, and if he should get on his place in time—say early in the fall or immediately after the harvest—he may raise abundance of provisions to support his family the next year. Then the next year they will have a part of their crop to sell; and from this time they will have something to spare to lay out on clearing their farms, if they wish to do it, as they have nothing to pay on their land. Thus it will be seen that this class has a decided advantage over the first class, for in five or six years they will have a much done as the first class will have in nine or ten.

We come next to the third class, or the parties who have the means of purchasing a farm and paying for it, paying for clearing it up, and making any other improvements on it they wish for. This class has a decided advantage over either of the other two, so much so that most people would be inclined to think that there can be no danger of them—a man with plenty of the needle with him can live any place;—but to this class I would say, be careful. It is true there are many of this class that have not only cleared and improved their farms, but added largely to their own capital, and have been a great benefit to the country around them; but it is also true that there are numbers of this class who brought the means with them to make them almost independent, that through their own mismanagement, leaving the management of their affairs to others, have made a wreck of their fortunes, and left themselves to begin the world again at a time when they would most need something to live on. Never was there a time that the old adage would apply to better than to one:—

“He that by the plough would thrive,  
Himself must either hold or drive.”

Farming is like every other calling or occupation if you wish to be successful in it you must attend to it yourself, and be on the place at all times both late and early. I have been told that keeping a good foreman would do as well; but I never well that may work in the old country where every thing is wrought into a system, must say that I have never yet seen it succeed well in this country, especially on new farms. The man that wishes to live by farming, ought to make up his mind to superintend the work himself, and he ought to know and see when the work is done, and how much ought to be paid for a day's work, or for the wages he is paid for it, which is not easy to do unless a man