

There is something beautifully simple in this primitive-looking contract. If it do not belong to the golden age, we must, at all events, look for its adaptation to times and circumstances very different from the present of Canada. It is altogether incompatible with commercial organization, and business principles. Such a mode of dealing could not, perhaps, be avoided by the earlier settlers who first broke ground upon our western forests. Their hard labour was their only capital. The coming harvest was their only hope for the supply of their necessities. They were obliged to procure, upon such terms as they could afford, the necessities of life, and the requisite implements of husbandry. They might have known how little advantage they really obtained from the dealers by the apparently liberal terms on which they traded. If any were wanting in the acuteness and business-intelligence necessary for testing the qualities, and checking the prices of their purchases, all could at least observe that those dealers thrived and made money. They could see at a glance that the whole benefit of the bargain was not their own. If they had been fully aware of the exactions requisite to afford them such ample accommodation, in the mode in which they procured it, they must have been startled and aroused. But their necessities blinded them for the time; and the pressing, disadvantageous circumstances in which they were then placed should still shield them from ridicule, and even from blame.

Their successors, the farmers now, or themselves, in their present altered circumstances, have no such claims to forbearance and sympathy. They have now no necessity to plead for exemption from business-rules, and fair terms of trading. At one time the farmers were obliged, by the isolation of their locality, to purchase their hardware, groceries, and dry-goods, all from one shanty; and they were under a like necessity to dispose of their entire produce to the same establishment. They long ago discovered that the country retail-dealer, from whom they purchased their furnishings, was not in a position to give the best prices for their wheat. They have, consequently, given the preference to the produce-merchant and his agents. Some of them still cling to their old associations, and prefer to buy from the store in which they see every imaginable article of merchandise piled and huddled together in glorious confusion. The greater number, however, are beginning to learn that they can get far better bargains by calling at three different stores for their groceries, their hardware, and their haberdashery. They will soon find out by experience, as towns and villages rise in their neighborhood, that division of labour is as essential in storekeeping as in any other branch of industry. But there is yet another—a more serious error, in which they are, by their old associations, more deeply and more generally involved, and to which they cling with more tenacity, than any other delusion received by their traditions. It is their attempt to make capital out of their credit with the country merchants. In every part of the country, well-grounded complaints are made by the merchants, that the farmers will not settle their accounts till a twelvemonth, at least, has gone round. They get cash down for every article of their produce; but it is no uncommon thing for farmers who are making new purchases of land, building new houses, and pulling down the old, to leave their merchants' accounts unsettled for two, and even three, years. Now this is really a state of matters so preposterous in principle—so hurtful in all its consequences, that it only requires to be fairly and deliberately looked at, to show how much folly—how much mischief, is involved in its continued maintenance.