The fertility of the land is very great, and where irrigation can be supplied in the six dry months from April to October three crops of barley or wheat might be obtained. At no season of the year is it too cold to grow crops, or flowers, or vegetables. It is now the end of November, the rains have set in, and, instead of preparing for frost, farmers and gardeners are busily planting out everything that is able to grow. I have just finished planting out geraniums, nasturtiums and pinks, and a few days ago I sowed onion, turnip, radish, lettuce, spinach, carrot, and cauliflower seed, which I expect to be well established by Christmas. In San Francisco the summer and dry months are colder than our rainy ones, in consequence of daily gales from the north-west, which are piercingly cold. The nights are always cool and requiring blankets.

The ordinary diseases are chills and fever, diarrheas, dysentery and consumption, and 'recoveries from illnesses are usually slow. I believe California to be healthier than any other state in the Union-but the insecurity of life and property, which is one of the bitter fruits of republicanism, is largely increased here among the classes who frequent the drinking and gambling saloons. Numbers are murdered here and thrown into the bay, about whose fate no enquiry is made beyond a coroner's verdict, If a murderer escapes he is rarely apprehended as no police are employed to pursue. Another disadvantage here, and common to the United States, is the contempt shown to service. Every one desires to be independent, and there are uo servants. Those whom you hire to assist act more like partners than servants, and expect to be treated with perfect equality in all respects. The term servant is considered synonymous with slave.

Importers of goods frequently gamble away the whole value of their goods, and have eventually to sacrifice them at auction, so that nearly all the traders of the city and country towns buy at auction, and destroy, to a large extent, wholesale trading, so that even for private individuals, buying wholesale, auctions are the best market. Retail prices are just 'ouble wholesale. The passion for drink is so m.ense, that two-thirds of the stores have drinking bars. Duties are very high, if foreigners import, but nearly every thing pertaining to farming or trade, can be bought at home prices.

A capitalist, with even a small amount, say £2000, could live by getting 21 to 3 per cent. per month, and payable in advance, on the best state or landed security. Good brick buildings are now 1d. per pound; but they often, when

living on the rents of machinery and house which I have let for eighteen months.

San Francisco has become, in four years, a very fine city, with stone streets, buildings, five and six stories high; and the streets are lined with shops, containing luxury and variety from all nations. A person living without a business. and enjoying leisure, is indeed a rare sight. All appear occupied intensely, and labour is considered so honorable, that persons unoccupied are more pitied than respected.

Our Sundays are becoming more sacred-but theatres and races still go on during the Lord's day.

It is always cheaper for new-comers to hire an unfurnished room or shanty, and board themselves, than to go to any boarding-house, which charge \$10 a week, this without drinks. Trading is more profitable in country towns than in the city-I mean in shops; for rents are enormous in this city. Flour mills and saw mills are doing well; trading vessels up to Sacramento and Maryville are profitable, as coasters. But, be it remembered, the Custom House Laws are very severe against all foreign bottoms, whether boats or vessels, confiscating them without mercy. Our communicatious with Europe are much improved. The route by Nicaragua Lake is most reliable, and passengers from hence, go in twenty-three days to New York, which is a week sooner than by Panama; we fully expect to have a railway from hence to New York in four years, and a regular steam communication The Americans cerwith China next spring. tainly excel all other nations in hard working, and, though wages of labour are high, twice as much work is done than is obtained in the same time elsewhere; large frame houses are buils here in fourteen to twenty-one days-and brick buildings, that in Europe would take a year in building, are finished here in four months. In regard to politics, the Americans are fully bent on annexation ; Mexico, Sandwich Islands, Peru, and Cuba, are all thought of by them. They begin by colonizing, and then introduce republican principles, and longing for union with the States. The fisheries at San Francisco are excellent ; we have in great abundance, sturgeon, salmon, herring, sardines, whiting, skait, rock cod, craw-fish. In game, elk, antelope, deer, hare, geese, duck, partridges; we are well supplied with milk, for which we pay six pence a pint; beef is one shilling per pound; mutton, two shillings-pork, two shillings; fowls, ten shillings cach. Potatoes can be bought, paying the same interest. I am scarce, cost seven pence a pound; cabbages