

ed for o her than those mentioned he is sued for, and then comes on the horrors of the division court.

The year 1856, '57 and '58 were very bad for clearing land, the snow lay deep and long in the spring, which was either very harsh and dry with a wet harvest, or a very wet spring and a very dry harvest. Oxen in spring are very weak owing to the want of root crops and turnips, the growing of which is shamefully neglected in this county.

But worse than all this is that curse of curses to the farmer and laborer, the Credit System, in connection with the means of collecting the debts.

The land mania that every one was afflicted with, drove many out of their senses as well as property. People imagined that if they could not get land for their children at the present time they never would have the same opportunity again. They borrowed money at any rate of interest, no matter what, if they could only get it. Others, if they could scrape up \$20 to pay down on one hundred acres, would squat on the one along side, while they went in debt for every thing they required. But how, may be asked, did they obtain this credit? On account of their property. The land in general was good, and for every one that wanted to sell there were three ready to purchase. From \$1000 to \$1600 was the usual price asked for the good will of 100 acres, according to the improvements and locality. Every corner was considered village property, and if it was only staked off and a map made of it, it was considered worth \$500 an acre. I suppose there have been as many as three hundred persons in the Township of Bruce in 1836 looking for land, which they would pay a fair price, but could obtain none under the above figure; to-day one half the Township would be sold for from \$400 to \$500 for the good will of it, and the land is the best on the face of the globe. Under the circumstance mentioned above, with regard to the supposed value of property, the settlers did not seem to care what debts they contracted. The merchants on the other hand were not slow to give them an opportunity. All a person had to do was to say he had so much land with as much paid on it, and his credit was good for \$200. But the local merchant was not the worst, the foreign trader is the party that has ruined the County of Bruce. First, the stove pedler, the plough maker, fanning mills, fruit trees, and furniture;

the number of agents for the sale of these articles as astonishing, an absolute pest, no sooner had you bought off one, than another was in the clearance or house as the case might be. The more you protested against buying the more pressing they became. All they required to know of the parties was, had they land? and then, as they said, the law was sure to find them their pay. It is true many bought articles that they did not want or intend to pay for, but for this the vendors secured themselves by charging double the value of the article to every purchaser. Others again bought what they were not in the slightest need of; parties bought stoves that had not a herring to cook on them, and others got them that did not know which part of them to put the fire in a year before, and if they were not getting them on the credit system they would not have one in the course of their lives. In no county in Canada could such things have been more easily dispensed with, for better material for building chimney of either stone or clay is not in existence, than can be found in the County of Bruce. Every body knows how stone or burnt brick chimneys are built, but the clay chimneys in the country are highly dangerous, and should not be allowed in a settlement. Chimneys can be built with clay, solid or moulded into sun burnt brick, which article can be prepared in this manner: Mark out a piece of ground for a bed, say 12 feet by 6, remove the surface carefully till you get below the roots, and loose soil, which is generally from 8 to 12 inches. In some parts by that depth you will be in the marl (which is the best manure for sandy, mucky, or loamy land that can be applied) or in stiff clay, but it does not matter which, as either is equally good for the purpose; of this you will dig and break as fine as possible 1 foot deep, then soak it through with water, leave it to soak for 24 hours, then take a horse, or ox and lead, drive, or ride him through it until it is completely mixed and no raw particles appearing in it, when turn with the shovel. The only point where judgment is required is to know what temper is required for moulding or building; if for moulding it need not be very stiff, but if for building a solid chimney the stiffer the better. This is the part of the operation that has defeated thousands, and led to the practice of putting wood along with the clay, which has ended in the burning of many houses. When a bed of clay of a foot