

was sold, and I only received about a fourth part of my original stock. This, as may be supposed, was a bitter disappointment to me; for I had every reason to think that I had not only invested my money well, but very profitably, judging from the profits of the other boats on the lake. Had I received the proceeds of my commission, and bought bank stock in the colony—which then and still yields eight per cent.—my £700 sterling, equal to £840 currency, would have given me £60 per annum, which, with my own labour, would have kept my family tolerably well, have helped to pay servants, and have saved us all much privation and harassing anxiety.

Having thus supplied the painful details of a transaction, a knowledge of which was necessary to explain many circumstances in our situation, otherwise unintelligible, I shall proceed with my narrative.

The government did not carry out its intention with respect to half-pay officers in the colonies; but many officers, like myself, had already sold their commissions, under the apprehension of being compelled to accept this hard alternative. I was suddenly thrown on my own resources, to support a helpless and increasing family, without any regular income. I had this consolation, however, under my misfortune, that I had acted from the best motives, and without the most remote idea that I was risking the comfort and happiness of those depending upon me. I found very soon, that I had been too precipitate, as people often are in extra-