able to pay for; and, above all things, he should avoid purchasing land on long credits. Many persons again, with small capital, who know nothing whatever of farming or clearing land, immediately on their arrival, purchase a lot of wild land, looking merely at the cheap rate at which it is to be bought, without any consideration of what it is likely to cost them before the stumps are out. These generally find in the end that it would have been much better for them had they purchased land partially cleared. But it is exceedingly difficult to convince a newly arrived emigrant of this fact.

> " A man convinced against his will,
> Is of the same opinion still."

And so it proves. Many of them are not willing to profit by the experience of other people, but require to pay dearly for the lesson. A few acres well cultivated are more profitable, even in Canada, than a larger quantity half or badly cultivated.

The fourth and last, although not the least important part of our subject, relates to those persons who come out with a certain amount of capital which they wish to invest profitably in business. These immediately commence speculating in something which they do not understand—perhaps purchase some concern which the owner has found to be unprofitable, and is therefore glad to part with; and in a short time they are obliged in their turn to sell out, after having incurred a heavy loss. Emigrants may rest assured that those who have been in the country a few years, know much better what speculations will answer, than those who have been out only a few weeks, or at most months; and are not likely to part with any really profitable concern without receiving its full value for it; and a business that may afford a very good return to one accustomed to the mode of doing business in the province, may turn out to be a very losing concern in the hands of a stranger. In general, emigrants with capital who, have growing up sons, will find it far better to invest their capital in good securities, and live upon the interest, while they place their sons in some good houses of business; and in the course of a few years, when these sons have acquired a knowledge of the commercial affairs of the province, they will be enabled to realize handsome profits on the capital, which, if their fathers had speculated with, they would most assuredly, have lost.

With respect to those portions of the province in which it is desirable for the emigrant to purchase land, much will depend upon various circumstances; as, if he is either English, Irish, or Scotch, he will most likely prefer settling among his own countrymen. Something also will depend upon the amount of capital he has to invest. There is one point however, of great importance, that I should wish strongly to impress upon the *newly-arrived* emigrant in particular, (because no other is likely to fall into the mistake), and that is, let him on no account whatever, no matter what the price, or the apparent advantages held out to him may be, be induced to purchase land at a distance from good roads and a good market; as nothing tends so much to keep back the settler, and frequently to dishearten him, and prevent his getting on as fast as he otherwise would do, as that feeling of loneliness that frequently oppresses him, when he finds himself alone in the woods, and no neighbours within convenient reach. He is apt in such a case to be away from home more than is profitable. either for himself or his farm. And there is no occasion for this, as in no district of the province need a man buy land at a greater distance than a mile from a cleared farm. By making proper inquiries the emigrant is always sure to hear of some one willing to sell within easy distance of a good market; and he may take this as a general rule, that one hundred acres within seven miles of a place where he can sell his produce at a fair price, and obtain cash for it, is worth more than four times the quantity, at twice or three times the distance; and at the end of ten or twelve years, he will generally find that the 100 acres has increased in value more than the 400. People in general have a great penchant for purchasing land either on a road or a river; and the difference in price on that account, is consequently very great; although frequently the land in the back lots will be of better quality than that in front.