## CHAPTER V.

Immediately after the construction of the road between Gravenhurst and North Bay, we had a financial depression and the inhabitants of Muskoka were not very wealthy, and it was with considerable difficulty at times that we could manipulate to supply their needs, and carry our finances, for, like other men we found it exceedingly easy to place upon our ledger, account after account, and when the day of payment came, it was frequently difficult to obtain enough to make business pleasant. However we succeeded in accomplishing that task, difficult though it was. One of the difficulties of continuing a business was the credit system, while parties were putting out logs, bark, etc.. One man agreed to give us the money in payment for our goods when he would deliver his bark at the tannery, and when it was time the bark should be at the tannery, an investigation was made and it was found that the bark was at the tannery but the money was somewhere else; he had no money, and he had deliberately taken advantage of our money to pay other debts and let us do without. I at once entered proceedings against him for fraud; he simply ran away from the country; I did not follow him but took what little property he had in payment. I was not at all anxious: I knew that the law is a slow thing to move but it grinds very fine. In due course, a friend called at my place asking if I knew anything about a letter purporting to be sent to this man's wife. My name was mentioned in the letter, and as a consequence he showed me the letter. five dollar bill was contained in the letter, and stated that if Hutcheson would allow him to come back he would meet the claims against him. I immediately wrote him that I was quite willing that he should come back and adjust affairs properly; all I wanted was what was reasonable and just . In due course he presented himself at my desk and said "What are you going to do with me now?" I said, "Meet the