

will enter British Columbia, a new land scheme even more favourable still will be opened up. If a man could come out to British Columbia with the intention of taking up farming land, either by purchase or by pre-emption, and bring sufficient money with him to keep out of debt for two or three years, I believe he would do very well. A man goes in with his wife and children and settles upon a piece of land, and he is able to get his crops in. By-and-by he finds himself very comfortably placed. He has poultry, he has a garden, orchards, fruits, and vegetables. Their climate is very much the same as ours, only a little better, and not so "muggy" as we have had it since I came home to England. By-and-by, there are other things which he needs. He needs tea and sugar, clothes for his children, and possibly medicine for his family. The farm won't produce these; so, even though he has no money, he goes to the nearest town and visits the store of the trader for them. The trader says, "All right; give me your order." He then begins a debt of £30 to £40, which, as times go on, will probably increase. The buyer has one or one and a-half per cent. to pay *per month*, when it has interest. By-and-by, the trader says he would like to have some security. He says, "I know you have got a nice farm," and so forth, and the trader gets a mortgage on all his belongings. Still, if a man be industrious and sober, he will be able to "turn the corner" and pay all the debt he has incurred. Just possibly, however, at the time when he ought to be getting his seed into the ground or gathering his harvest, imagine him laid by through any illness or any accident. Mind you, he cannot get help like a farmer at home can get labour; and so he may see his crops rot in the ground because he is not able to gather them, or his land lying fallow. Such a state of things as that would leave him in the lurch, and he would never be able to recover himself; and so in time, under the mortgage, the stock and everything is sold, and he "makes tracks," as we say, somewhere else. I would be very sorry to overdraw the picture, or to suggest that the trader deals hardly by the farmer. The trader knows he is risking his capital, and the farmer knows he is risking his stock in accepting credit. The traders know very well that the farmers have no ready money, but they know also that the farmer will turn out right in the end if he is only industrious and energetic. To succeed, a farmer ought to be able to bring with him sufficient money to prevent him thus incurring debts for the first two or three years. I have spoken of our gold mining, not so much as a source of occupation or wealth as a centre of population; of our lumber or timber trade, not so