These lots, forming altogether a compact farm of three hundred and sixty acres, were situated on the sloping banks of a beautiful lake, or, rather, expansion of the river Otonabee, about half-a-mile wide, and studded with woody islets. From this lake I afterwards procured many a good meal for my little family, when all other means of obtaining food had failed us. I thus secured a tract of land which was amply sufficient for the comfortable subsistence of a family, had matters gone well with me.

It should be distinctly borne in mind by the reader, that uncleared land in a remote situation from markets possesses, properly speaking, no intrinsic value, like cleared land, for a great deal of labour or money must be expended before it can be made to produce anything to sell. My half-pay, which amounted to about £100 per annum of Canadian currency, was sufficient to keep us supplied with food, and to pay for clearing a certain extent of land, say ten acres every year, for wheat, which is immediately afterwards sown with grass-seeds to supply hay for the cattle during winter. Unfortunately, at this period, a great change took place in my circumstances, which it was impossible for the most prudent or cautious to have foreseen.

An intimation from the War-office appeared in all the newspapers, calling on half-pay officers either to sell their commissions or to hold themselves in