

Of immense importance to the PUBLIC GREAT RETRENCHMENT IN PRICES.

Just opening at the Great Western Depot, a Large and well-assorted NEW STOCK of

CLOTHING & DRY GOODS!!

At No. 11, North Side of Dundas Street, opposite the Robinson Hall, London.

LAWSON & BURGESS ARE now opening a Splendid Assortment of FALL and winter CLOTHING made from the New-est Styles of Material of French, English, American, and Canadian Cloths, manufactured by first-class workmen, under their own supervision.

We call the attention of the Public to the following LIST OF PRICES of Goods in the Clothing and Dry Goods Departments:—

English and French Broad-cloth Coats, all colours, an extra size, 15 0 to 2 10 0

English, French and American Beaver Coats, 15 0 to 2 10 0

English, French, American and Canadian Down-knit Tweed and Satinet Sport-ing Coats and Vests, 15 0 to 2 10 0

Cloth, Casimeres, Tweed and Down-knit, 7 6 to 10 18 6

French and English, Plain and Fancy Flannel, Satin and Velvet Vests, 8 0 to 10 15 0

A large Stock of Plaid, (very variety), 5 0 to 10 0 0

English, French and American Plain and Fancy Doekins Pants, 10 12 6 to 18 0 0

English Tweed, Satinet and Felt Cloth, 10 0 to 10 18 6

A large Stock (very variety) on hand or made to order.

HATS, CAPS, SHIRTS, &c. &c. American, French and English Hats, (Newest Styles.)

English, American, California, Monterey Hungarian and Wide-awake Felt Hats, all colours. Fur Coats and Gilets—Cashmere, White and Coloured Shirts, Newest Styles and Patterns, all prices.

DRY GOODS DEPARTMENT WILL CONSIST OF French and English Broad-cloth and Beavers, 7 6 to 10 18 6

English, American, French, and Canadian Tweeds, Satinets, &c., 2 6 to 10 18 6

Striped Shirtings, 7 6 to 10 18 6

Factory Cottons, 2 6 to 10 18 6

Printed Calicoes (all well bleached), 5 0 to 10 18 6

Blouse de Laines, Plaids, Merinos, &c., 1 0 to 2 10 0

Tricking (English and American) 10 18 6 to 25 0 0

Blankets, 10 18 6 to 25 0 0

Red and White Fannel, 1 0 to 2 10 0

Silk and Velvet Bonnets, 2 6 to 10 18 6

Cloaks and Vests, 10 18 6 to 25 0 0

Woolen Shawls, all prices. A Splendid Stock of Fur, consisting of Stone Marten, Mink, Squirrel and Sable Muffs and Boscs. Also Victorines, all prices.

The Reason Why we can and will SELL CHEAP is as follows: We are determined to sell for Ready Money, therefore having no By Debt to make up, by putting on Large Profits. Our goods are New—we have not to put on extra Profits to pay for Remnants and Old Stock. And last but not least, we have determined to sell at One Price. Goods are all Marked in Plain Figures, and No Abatement will be made. We have put on no slight a profit, that we cannot afford to do, to take a Farthing, even for our warmest friends.

And now, Ladies and Gentlemen, we respectfully solicit you to Call and Examine our Stock before purchasing elsewhere, as we are determined to sell at the very lowest Prices.

Garments made to order in the most Fashionable Styles, and on the Shortest Notice. LAWSON & BURGESS, No. 11, North Side Dundas Street, opposite Robinson Hall, London, Ontario, 30th 1850. 35-46

PURIFY THE BLOOD. MOFFAT'S VEGETABLE LIFE PILLS AND PHENIX BITTERS

The High and exalted celebrity which these pre-eminent Medicines have acquired for their ineffable efficacy in all the diseases which they profess to cure, has rendered the usual practice of purchasing only unnecessary, but necessary of them. They are known by their fruits, their good works testify for them, and they have not by the faith of the creation.

IN ALL CASES OF ACUTE AND CHRONIC RHEUMATISM, AFFECTIONS OF THE BLADDER AND KIDNEYS, BILIOUS FEVERS & LIVER COMPLAINTS.—In the south and west, where these diseases prevail, they will be found infallible. Pleurisy, pneumonia, and other, who need use these Medicines, will never afterwards be without them. BILIOUS COLIC, and BRONCHITIS, MILLS, COSTIVENESS, COLIC & COUGHS, CHOLIC, CONSUMPTION. Used with great success in the disease of CHILDREN, and in BRUISES.

DYSPEPSIA. No person with the distressing symptoms of this disease, arising from indigestion, ERUPTIONS OF THE SKIN, ACNE, PITYRIASIS, PLATE LEUCY, FEVER and AGUE. For the removal of the venereal taint these medicines will be found a safe, speedy, and certain remedy. Other medicines have the system altered, but do not remove the taint, these medicines remove it.

GENERAL DEBILITY. GOUT, RHEUMATISM, GRAVEL, HEADACHE, BRUISES, SCURVY, INFLAMMATORY RHEUMATISM, IMPURE BLOOD, JAUNDICE, LOSS OF APPETITE, LIVER COMPLAINTS, LEPROUS SORES, &c.

THE LIFE PILLS AND PHENIX BITTERS PURIFY THE BLOOD. And thus remove all disease from the system. A single trial will place the LIFE PILLS and PHENIX BITTERS beyond the reach of competition in the estimation of every patient.

DR. WILLIAM M. MOFFAT, 218 Broadway, corner of Anthony street, New York. For sale by BENJ. PARSONS, Goderich, Jan. 28, 1848.

WATSON & WILLIAMS, DIXIE WATSON of Goderich, BARRISTER AT LAW, &c. &c. and GEORGE WILLIAMS, of Stratford, late of the firm of Hector, Weiler and Williams, Barristers, &c. Toronto, having the day after to-day, in partnership, in the Practice, and Profession of Law, in Canada and Connecticut, will in future keep their Offices at Goderich and Stratford, respectively, under the name, style and firm of Watson and Williams.

DR. JOHN WATSON, of Goderich, and GEORGE WILLIAMS, of Stratford, 24th December, 1849. 35-47-1/2

NOTICE. THE VILLAGE OF CLINTON. An excellent opening for a good Wagon maker will at present be found in the rising village of Clinton, situated at the junction of the roads leading from Hamilton and London to Goderich, and being twelve miles distant from the latter. This village is surrounded by the most prosperous settlement in the Huron Tract, and already promises to become a place of some importance. There are now several tradesmen, and a good workman in the above line will assuredly meet with liberal encouragement.

For further particulars, application may be made to Barclay Lavin, Blacksmith in Clinton who will cheerfully give assistance in the person wishing to commence wagon making in the above named village. Clinton, 23rd Oct. 1850. 35-336

STOVES. THE Subscriber begs to inform the inhabitants of Goderich and its vicinity, that he has received a large supply of the LATEST IMPROVED PATTERNS OF COOKING, BOX, AND PARLOUR STOVES, which he offers for SALE at very REDUCED PRICES for CASH. The Subscriber also keeps on hand, as usual, at the OLD STAND, a LARGE and very Superior assortment of TINWARE of every description. The subscriber takes this opportunity of returning his sincere thanks to the Public for the very liberal patronage he has received since he has been in business in Goderich, and hopes by strict attention to business, and moderate prices, to continue to receive a share of the public patronage.

N. B.—DRAWING, PAINTING, GLAZING, PAPER and BELL HANGING carried on as heretofore. WILLIAM STORY, Goderich, 6th Sept. 1849. 35-431-1/2

CANADA LIFE ASSURANCE COMPANY. THE Subscriber having been appointed Agent of the "CANADA LIFE ASSURANCE CO." is prepared to receive proposals for Assurance, and will be happy to afford to any person the necessary information, as to the principles of the Institution. JAMES WATSON, Goderich, 3th June, 1849. 35-91

KINCARDINE ARMS. (Near the Wharf Goderich.) BY H. MARLTON. THIS above Hotel has good accommodation for travellers, Stabling, &c. &c. The Packet Mary Ann will leave Goderich twice a week for the Kincardine Settlement. For freight or passage apply to Capt. Rowan at the Kincardine Arms. Goderich, March 25th, 1850. 35-28

Cards. Dr. P. A. McDougall, CAN be consulted at all hours, at Mrs. Wm. F. Gooding's, Front-st., Goderich, Sept. 13th, 1848. 33-

I. LEWIS, BARRISTER, SOLICITOR, &c., &c. ALFRED W. OTTER, General Agent & Conveyancer, COLLECTOR OF ACCOUNTS, &c. &c. GODERICH. Oct. 1, 1849 35-25

JOHN STRACHAN, BARRISTER AND ATTORNEY AT LAW. Solicitor in Chancery, Conveyancer, NOTARY PUBLIC. Has his office in West Street, Goderich, 2nd January, 1850. 25-40-9

DANIEL HOME LIZARS, ATTORNEY AT LAW, and Conveyancer, Solicitor in Chancery. Has his office at Stratford, in Stratford, 2nd January, 1850. 25-49

J. K. GOODING, AUCTIONEER. WILL attend SALES in any part of the County on reasonable Terms. Apply at his Residence, Light-House Street, Goderich, April 4th 1849. 35-9

DANIEL GORDON, CABINET MAKER. Three Doors East of the Canada Co's Office, WEST-STREET, GODERICH. August 27th, 1849. 35-80

R. YOUNG, BOOT and SHOE Maker, one door West of Mr. George Vidan's, Blacksmith, Front street, Goderich. April 26th, 1850. 35-3

JOHN J. E. LINTON, NOTARY PUBLIC, Commissioner Queen's Bench, and CONVEYANCER, STRATFORD. Dr. JOHN HYDE, (LATE MR. BERRY), MEDICAL HALL, STRATFORD. July 31, 1849. 35-28

WM. REED, HOUSE and SIGN PAINTER, &c., LIGHT-HOUSE ST. GODERICH. Oct. 25, 1849. 35-48

DAVID H. LIZARS, AUCTIONEER. IS prepared to attend Sales in any part of the County on reasonable Terms. Apply at the Registry Office, Light-house street, Goderich, April 11, 1850. 35-2-0

NOTICE. THE Subscriber having RENTED the WAREHOUSE and WHARF belonging to the Messrs. Davenport, of this place has established himself as a FURNITURE AND COMMISSION MERCHANT. Any orders or commission from the Merchants of Goderich, will receive prompt attention. JOHN MEWAN, Windsor, March, 1849. 25-21-1/2

STOKES, Chemist and Druggist, WEST-STREET, GODERICH. July 1850. 20-3

THE OLD BAKERY. H. NEWMAN, BREAD, CAKE, CRACKERS, and PASTRY BAKER, first door East of Canada Company's Office, West-street, Goderich, September 24, 1850. 35-22

WASHINGTON Farmers' Mutual Insurance Co. CAPITAL \$1,000,000. EZRA HOPKINS, Hamilton, Agent for the Counties of Waterloo and Huron. August 27, 1850. 35-15

DAVID H. LIZARS, LAND AGENT, CONVEYANCER, AND AUCTIONEER, STRATFORD. WILL attend sales in any part of the United Counties on the most liberal terms. Apply to John Gal, Esq., Goderich, or to the subscriber, Stratford. All letters must be pre paid. Goderich, Dec. 4th, 1850. 35-42

VICTORIA HOTEL, WEST STREET, GODERICH. (Near the Market Square.) BY MESSRS JOHN & ROBT. DONOHUE, Good Accommodations for Travellers, and a attentive Hostler at all times, to take charge of Teams. Goderich, Dec. 6, 1850. 43-1/2

W. STOTTS, Saddle and Harness Maker, WEST STREET, GODERICH. Newly opposite George Vidan's Blacksmith Shop. Goderich, Nov. 27 1850. 35-41-1/2

COUNTY COURT TERMS. March Term—From the 3rd to the 8th. June Term—From the 2nd to the 7th. October Term—From the 20th to the 25th. December Term—From the 8th to the 13th. GOVERNMENT OFFICERS.

Arthur Acland, Esq., Judge. John McDonald, Esq., Sheriff. Daniel Lizars, Esq., Clerk of the Peace. John Galt, Esq., Registrar and Collector of Customs. Morgan Hamilton, Esq., Deputy Clerk of the Crown. Charles Widder, Esq., Inspector of Liens.

John Clark, Esq., Crown Lands Agent. Thos. McQueen, Esq., Clerk of the County Court and Registrar of Surrogate Court. HURON HOTEL, GODERICH, BY JAMES GENTLES. Goderich, Sept. 18, 1850. 35-30

TWO GOOD FARMS FOR SALE. ONE within 2 miles, and the other within about 3 miles of Goderich Township. The first is 1/2 10 in 1st Concession, Township of Goderich, CONTAINING 164 ACRES, is bounded at the one end by Lake Huron, and at the other by a Public Road,—and is second in LOT 8 in 8th Concession, Colborne, W. Division, CONTAINING 100 ACRES, and is situated at the Junction of two Public Roads. For Particulars apply to JNO. McDONALD, Esq., Goderich, 12th June, 1849. 35-11

A VALUABLE PROPERTY FOR SALE!! THE subscriber offers for SALE his GRIST and SAW MILL, situated in the Township of Mc Gillivray, on the Big Lake, within three miles of Flanagan's Corner. The Mills are now in operation, and are built. The Privilege is the best on the River, and situated in the best Township in the County of Huron—well settled, and Roads open in all directions to favour it. The Machinery and materials are of the very best quality, and put up by the very best Machinist. For Particulars inquire of James Grambie, Esq., Galt, or apply to the subscriber. PATRICK FLANAGAN, Proprietor, McGillivray, 15th January, 1850. 25-501/2

TO BE SOLD—An Excellent FARM, being LOT No. 42, Maitland Concession, Township of Goderich, containing 100 acres—30 of which is cleared. The land is of a superior quality, and well watered. It is situated exactly in the centre of the Huron Road, and at the junction of six different roads; and as it is in the centre of a populous and prosperous locality, it is excellently adapted for a Tavern stand or a Store. This farm is well settled, and the present owner is desirous of an eligible situation for business, and will be sold on very reasonable terms. For particulars apply to D. H. LIZARS, Land Agent, Goderich, June 20, 1850. 25-20

NOTICE. I BEG to intimate to the inhabitants of the Townships of Goderich, Stanley and Colborne, that under a power of Attorney from the BARON DE TUILLE, dated the 25th April, 1849, I am authorized to dispose of his LANDS in these Townships, and to grant Title Deeds for the same—and also to collect the Moneys due him, and to receive D. charges for the same—and I hereby request all persons indebted to the said Baron de Tuille forthwith to settle up their respective debts. THOS. MERCER JONES, Goderich, 28th May, 1850. 35-1151/2

NOTICE. THE Subscriber having been appointed Agent for the PROVINCIAL MUTUAL AND GENERAL INSURANCE COMPANY, hereinafter called the "MUTUAL INSURANCE COMPANY," and in consequence of the said Company being now concentrating their business in Goderich, I have the honor to inform you that I have been appointed their Agent in this place, and will be happy to receive your patronage, and to give you such information on the subject as may be required. JOHN CLARK, Goderich, 26th Sept. 1849. 25-23-1/2

PLANS AND SPECIFICATIONS. THE Subscriber begs leave to inform the Inhabitants of the District of Huron, and the neighboring Districts, that he has Established himself in Stratford, and is prepared to give Plans and Specifications of Public or Private Buildings, Bridges, Mill Dams, &c. &c. &c., and will take the most reasonable terms. His thorough knowledge of his profession and his practice as Builder, qualifies him for any undertaking in the line. Address post paid to PETER FERGUSON, Builder, Esq., Stratford, C.W. Stratford, March 6th, 1849. 35-20

STRATFORD IRON FOUNDRY. THE subscriber having purchased the interest of Mr. Wilson in the above Establishment, is about to continue the business on his own responsibility. In returning thanks to the public for the very liberal encouragement received by Oak & Wilson, he begs to intimate that he will constantly keep on hand an assortment of Superior Castings, consisting of COOKING Parlour, and Box Stoves; American, Scotch & Canadian Ploughs of the most Improved Moulds,—MILL ROLLERS, Turning Lathes, Smith's Rollers, &c. THRASHING MACHINES of a superior description to any hitherto introduced, and better adapted to this country from their lightness of draught, and strength of construction. A call from intending purchasers is requested before purchasing elsewhere. The above will be sold at Low Rates for Cash or Trade, or at corresponding rates on approved credit. A. B. ORR, Stratford, 20th June, 1850. 25-22-0

STRAYED from the enclosure of the subscriber on the Bayfield Road, near the Town of Goderich, a Large Red and White Spotted STEER. Any one giving information will be suitably rewarded. EDWARD YEAMANT, August 14th, 1850. 35-31

TRAVELLER'S HOME, STRATFORD, WATERLOO. THE Subscriber hereby intimates to his friends and the Travelling Public generally, that he has removed from New Aberdeen to the Village of Stratford, and will now be found in that well-known house formerly occupied by Mr. Jones—where he will be ready and able to conduct to the comfort of those who may honor him with their patronage. And while he returns thanks for past favors, he hopes, by strict attention to the wants and wishes of his customers, still to merit a continuance of their patronage. JOHN ABEL, N. B.—Good STABLES and attentive FARMER'S HOTEL.—MITCHELL. FRANCIS FISHLIGH begs to inform his friends, and the public generally, that he has established himself in the above Village, and hopes by strict attention to the comfort and convenience of Travellers, to merit a share of their patronage. Good Stabling and an attentive Groom in attendance. Mitchell, May 14th, 1850. 35-216

Poetry. TO A LARK. ON HEARING ONE SING EARLY IN FEBRUARY. Sing on, sweet lark; thy pleasing strain, Delights my listening ear, Thus first still of the musical strain, To tell that Spring is near. Break now the silence that does reign, O'er the cold and wintry air, Till every little throat again, Pours its full tide of song. I love to see thee on the wing, But marvel, thou canst show Such gladness ere the merry spring Has swept the earth of snow. I wonder not, when placid skies Laugh o'er the fields in May, To see thee early Hesper-ward rise, To greet the orb of day— Or sing and fan the snow-white cloud, O'er the fields of snow, But, now, there's no flower nor bud, What makes thee sing so soon? No day yet adorns my path, Or leaf of tender green; The sad effects of winter's wrath On every side are seen. Yet thou, with sweet contentment, Dost sing thy cheerful tune, As gaily as if earth were dressed In all the pomp of June. May I thus for each merry give, Be ever grateful too; Aspiring still to reach to Heaven, Yet please'd with earth, like you. Bover, 1850.

CHEAP LANDS. To the Editor of the Alvertiser.—Dear Sir,—In my late letter upon the subject which has been selected a caption for this, I really forgot to mention the fact, and the advantage of cheap ones, but only gave an outline sketch, leaving the filling up for future communications. I shall now resume the consideration of the important questions involved, and endeavor, in some sort, to amply perform my duty.

We had two systems at work for the disposal of Public Lands—long credits and free grants. The credit system is the first claiming notice. Its inconveniences are great and numerous, and most of them will be readily acknowledged by your readers as existing in the County to an extent to be deplored. I will enumerate them adding such brief commentaries as may suggest themselves.

1st. It tempts people to take up more land than they want—much more than they can properly cultivate. I settle on a Crown lot in the bush, and find the adjoining one a very convenient to mine. It is offered on leasing terms; and I flatter myself that I can pay for both it and my first location. At the end of ten years I am like the boy who grasped the large handful of fibrous nut in the nut-crackered jar. But, in the meantime, I have wasted my energies, instead of concentrating them; and instead of concentrating them, I have scattered them. I have run over a large extent of ground without thoroughly examining it; & work'd for others, who will enjoy the fruits of my ill-applied industry. I have added another to the already crowded list of poor farmers. I have kept out a good neighbor, probably, by my greediness, which finds too many imitators, who will enjoy the fruits of my ill-applied industry. The community has benefited little from my exertions; I have gained still less, and am in a far worse position than I should have been, had I been required, by my first starting to pay cash for the lot.

2nd. Long credit for Public Lands tempts people to take up three or four lots, when one would have sufficed. I am forced to sell the improvements on the second, and find myself just where I ought to have been several years ago.

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4th. Long credit produces a population of debtors. At first inducement to take up more land than they can reasonably hope to pay for in the stipulated time—although they will hope against hope, much to their detriment, and to the detriment of the credit and contentment of the community. For the time allotted to them for the payment of the purchase-money, they are continually struggling with poverty. Their natural enterprise suggests improvements—prudence dictates the sparing of all cash for the discharge of the annual installments—necessity forces the erection of some building however poor. The man who does not own a lot, without he is possessed of ample means, will be seldom the case, and an exception to the rule, will do nothing substantially.—His house is temporary, his barn is temporary, and even his fence are temporary. He is not sure of ownership, and invests not a penny more than he is compelled to do by the exigencies of the moment. He discovers that he has entered a career for which he was not prepared. The price of farm produce is low, his time is fully occupied in raising it, preparing it,

and taking it to market. If he has luckily been satisfied with one lot, he may continue to make all ends meet, and clear of the annual installments. If he has foolishly grasped at more than one, he falls behind when pay-day comes, and into arrears; he keeps there, is disheartened, and lives on a ruined man. An individual deeply in debt is little better than a dead-weight upon his immediate friends and neighbors; a settlement in debt is a dead-weight upon a whole people. They are bad customers, and non-producers. They gradually sink into apathy, lose all enjoyment and industry, and keep out better men. All this is exemplified in our wretched system of peddling lands, and it is full time that we awoke to a knowledge of it. By selling our lands for cash, settlers would have no after-thought about their ownership, and know that every improvement made was so much effected for themselves.

5th. The credit system allows lumbermen to rob the public domain—not in Waterloo, perhaps, but in many other portions of the Province—of its most valuable features, as a very trifling loss. The payment of a first instalment, permits the lumberer to cut the timber from his lot. Lumbermen avail themselves of this privilege, and strip large blocks of land of their choicest timber—under the lot comparatively worthless. On the Indian Reserve in the Niagara District, this privilege has been carried to an enormous extent, and those previously worth \$1 or \$5 per acre have been reduced in value to \$1 or \$3. So common has this fraud become, that many have taken off the timber without any instalment at all, and I remember seeing some thousands of feet of pine sawed by the resident agent, after being hauled to the road, because the lumbermen had been too greedy to pay the instalment. The instalment is a justice overtook a rogue, but I could mention others in which the plunder has been carried on to the lakes coast free. The evil does not end here. The lot is entered on the books of the agent as sold to the lumberman, "right" to the instalment, & a difficulty occurs as to its future settlement. He bought it only for timber standing on it, and abandoned it when that was cleared off. Thus not only is the land materially injured by having its timber destroyed, but rendered unmarketable by a doubtful title. Waterloo has suffered but little from this cause, because distant from the lumber market, but lands in the vicinity of saw-mills are subject to a similar depreciation of value.

6th. The cost of collection, by the slow and dribbling process, is considerable. An expensive machinery is perpetuated for years, which, with cash, might be speedily disposed with. The instalment of a large sum received at once, and invested in public works, is beyond calculation, and, as a mere money affair, the increase in the number of taxpayers, would cause a great addition to the Provincial Revenue. Instead of borrowing from the Imperial Government, or British capitalists, we could at once create a large ready-money fund, pay our National Debt, and employ the proceeds of taxation to purposes of improvement and utility.

7th. The credit system drains the labour market, and draws into the woods those who could and would be more profitably employed in towns and cities. It has wages for a four day's work, is an excellent mode of borrowing from the Imperial Government, or British capitalists, we could at once create a large ready-money fund, pay our National Debt, and employ the proceeds of taxation to purposes of improvement and utility.

8th. The credit system attracts to the Queen's Bush, men who never intend to purchase, but "graze" as a speculation. They know that no Government will force them to pay, and like advantage of the notorious good nature by making "improvements for sale." When one really wishing to settle comes across their path, they continue to "sell out" at an extravagant price—generally plucking a green old-country man—and start to play the same game in some other place.

I find that my objections to the credit system already occupy as much of your space as I can reasonably hope to use in this column, and I must therefore defer for the remarks upon the subject of Cheap Lands until another opportunity. I remain yours respectfully, Elora, Jan. 3, 1851. C. CLARKE.

DEATH OF MR. ROBERT GILFILLAN.—This gentleman, known to the public as the author of several beautiful songs in the Scottish dialect, and some pieces of poetry of considerable merit, we regret to state, died suddenly on Wednesday forenoon. He appeared to be in his usual health in the morning, and was in attendance at his office as Collector, and some pieces of poetry were made smaller, and sold for cash only a rapid numerous, and healthy immigration was surely follow, as that good seasons cause an abundant harvest. It is long credit produces a population of debtors. At first inducement to take up more land than they can reasonably hope to pay for in the stipulated time—although they will hope against hope, much to their detriment, and to the detriment of the credit and contentment of the community. For the time allotted to them for the payment of the purchase-money, they are continually struggling with poverty. Their natural enterprise suggests improvements—prudence dictates the sparing of all cash for the discharge of the annual installments—necessity forces the erection of some building however poor. The man who does not own a lot, without he is possessed of ample means, will be seldom the case, and an exception to the rule, will do nothing substantially.—His house is temporary, his barn is temporary, and even his fence are temporary. He is not sure of ownership, and invests not a penny more than he is compelled to do by the exigencies of the moment. He discovers that he has entered a career for which he was not prepared. The price of farm produce is low, his time is fully occupied in raising it, preparing it,

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I find that my objections to the credit system already occupy as much of your space as I can reasonably hope to use in this column, and I must therefore defer for the remarks upon the subject of Cheap Lands until another opportunity. I remain yours respectfully, Elora, Jan. 3, 1851. C. CLARKE.

DANGEROUS.—A young man having cut his finger, sent for a physician, who, after examining the wound, requested his servant to run as fast as possible, and to get him a certain plaster. "O my!" cried the patient, "the danger so great?" "Yes," was the reply, "if the fellow don't run fast, I'll send the cut will be well when he gets back."

DEFINITIONS.—Gentleman.—A man with a fast horse, not paid for; fashionable clothes for which the tailor suffers; all ruffs and no shirt; a cane in his hand and a long nose in his mouth. Ladies.—A female shopped something like a woman, very small in the middle, and of large dimensions elsewhere; to be found in any corner except at home; and with a fond attraction to snuffboxes.

and taking it to market. If he has luckily been satisfied with one lot, he may continue to make all ends meet, and clear of the annual installments. If he has foolishly grasped at more than one, he falls behind when pay-day comes, and into arrears; he keeps there, is disheartened, and lives on a ruined man. An individual deeply in debt is little better than a dead-weight upon his immediate friends and neighbors; a settlement in debt is a dead-weight upon a whole people. They are bad customers, and non-producers. They gradually sink into apathy, lose all enjoyment and industry, and keep out better men. All this is exemplified in our wretched system of peddling lands, and it is full time that we awoke to a knowledge of it. By selling our lands for cash, settlers would have no after-thought about their ownership, and know that every improvement made was so much effected for themselves.

5th. The credit system allows lumbermen to rob the public domain—not in Waterloo, perhaps, but in many other portions of the Province—of its most valuable features, as a very trifling loss. The payment of a first instalment, permits the lumberer to cut the timber from his lot. Lumbermen avail themselves of this privilege, and strip large blocks of land of their choicest timber—under the lot comparatively worthless. On the Indian Reserve in the Niagara District, this privilege has been carried to an enormous extent, and those previously worth \$1 or \$5 per acre have been reduced in value to \$1 or \$3. So common has this fraud become, that many have taken off the timber without any instalment at all, and I remember seeing some thousands of feet of pine sawed by the resident agent, after being hauled to the road, because the lumbermen had been too greedy to pay the instalment. The instalment is a justice overtook a rogue, but I could mention others in which the plunder has been carried on to the lakes coast free. The evil does not end here. The lot is entered on the books of the agent as sold to the lumberman, "right" to the instalment, & a difficulty occurs as to its future settlement. He bought it only for timber standing on it, and abandoned it when that was cleared off. Thus not only is the land materially injured by having its timber destroyed, but rendered unmarketable by a doubtful title. Waterloo has suffered but little from this cause, because distant from the lumber market, but lands in the vicinity of saw-mills are subject to a similar depreciation of value.

6th. The cost of collection, by the slow and dribbling process, is considerable. An expensive machinery is perpetuated for years, which, with cash, might be speedily disposed with. The instalment of a large sum received at once, and invested in public works, is beyond calculation, and, as a mere money affair, the increase in the number of taxpayers, would cause a great addition to the Provincial Revenue. Instead of borrowing from the Imperial Government, or British capitalists, we could at once create a large ready-money fund, pay our National Debt, and employ the proceeds of taxation to purposes of improvement and utility.

7th. The credit system drains the labour market, and draws into the woods those who could and would be more profitably employed in towns and cities. It has wages for