Mid-19th Century Albury

The following article was written in Albury in 1875 and published by the 'Albury Banner and Wodonga Express' on Saturday 7 August 1875. As explained below, the author writes from the memories of those who had lived through the first forty years of European settlement in the district. It was common at the time that little mention was made of the First Nations people — this article is no exception, there is only a very superficial mention of Indigenous people who occupied the district for thousands of years before white men arrived.



AND

WODONGA EXPRESS.

SATURDAY, AUGUST 7, 1875.

COMPLYING with a request made by the Commissioners of the Melbourne and Philadelphia Exhibitions, to the effect that every newspaper in the colony should in its issue of the 6th of August, or as close upon that date as possible, furnish a brief statement of the rise and progress of the district with which it was connected, we take the present opportunity of publishing such particulars concerning the history of the Border districts as we have been able at the short notice given to compile, and if the recital be considered somewhat prosy the reader will please lay the blame upon the Commissioners at whose instance it was indited. No excuse should however be necessary for recording events, some of which mark important epochs in the history of colonisation in Australia; events the memory of which is even now passing away, and if untold for a few short years would be buried for ever with the last, pioneers of the Border country.

Taking, by way of commencement, the oldest township on the Murray, we may say, after the fashion of the guide books, that Albury is pleasantly situated in the centre of a vast amphitheatre, on the north bank of the River Murray. It is on the main line of road between Sydney and Melbourne, distant about 350 miles from the former, and 190 from the latter; and about 572 feet above the level of the sea. The climate is pleasant, the elevation securing immunity from the torrid heat occasionally experienced in summer time on lower ground, and the mountain ranges on the Victorian bank of the river affording protection front the piercing winds which blow from the south during the winter months For the exploration which led to the opening up of this portion of New South Wales, the colony is indebted to the late Mr Hamilton Hume, who having previously displayed a wonderful aptitude for exploration, was invited in the year 1824 by Sir Thomas Brisbane, then Governor, to take the command of an overland expedition to Port Phillip. After a considerable amount of correspondence (in which by the way ample evidence is given that Mr Hume was very shabbily dealt with) an agreement was arrived at, in accordance with the terms of which Mr Hume, accompanied by Mr Hovell and eight others, started from Lake George on the 17th October, 1824, and struck the Murray River where the town of Albury now stands, on the 16th of November in the same year. He named the river the "Hume" in compliment to his father, a name which, in common justice to its discoverer, it ought to have been allowed to retain. The exploring party subsequently pushed on to Port Phillip, but before leaving the Murray both Hume and Hovell carved their names on two trees growing on the bank of the river, and one of these trees—that bearing the name of Hovell—yet remains to mark the camping ground of the discoverers of the largest river in Australia. The tree is now protected by a fence, but in the early days this relic of the past narrowly escaped accidental destruction. It appears that Messrs Huon and Mitchell, soon after the first settlement of the district, one day met with an accident, the bed of their dray breaking. Mr Charles Huon, in order to get a piece of timber to repair damages, was about to fell a tree close at hand and had actually sent his axe through the bark, when his attention was attracted by some letters carved on the boll, and he stayed his hand just in time to avoid an involuntary act of vandalism. On the return of the exploring party to Sydney, early in 1825, Hume gave a full description of the country through which he had passed, but notwithstanding his very favourable account, no advantage was taken of his discoveries, and strange to say it was left to Tasmanian enterprise, ten years later, to colonise Port Phillip.

Then for the first time people in New South Wales awakened to the fact that they as well as the residents of other colonies might benefit by Hume's explorations, and the new country to the south-west began to be taken up; the first settler in the Albury district being Mr C H Ebden, on whose account a number of cattle were brought over from Yass in the year 1836 by Mr William Wise. The run taken up by Ebden comprised the present Mungabareena and Bonegilla stations, including the area on which the town of Albury now stands. Messrs Huon and Mitchell were the next to, arrive, and shortly afterwards Wodonga was settled by Mr Paul Huon. In 1837 the Bungowannah run, extending from the immediate neighbourhood of the town some ten miles downriver, was occupied by the late Mr John Dight, and various runs were taken up above Albury on both sides of the river; but not for five years more was there anything in the shape of a township on the bank of the Murray. Gradually, however, as the surrounding stations began to employ a larger number of hands a demand arose for the inevitable public house and blacksmith's shop, and it fell to the lot of Mr Robert Brown to supply one of these requirements by erecting in 1842 the first inn (the first house indeed of any kind) which had been built in the new centre of population. The second house was put up in 1843 by Mr James Wyse, near to the site of the present Chinese camp, and the walls, in rather a dilapidated condition, are still standing. These two buildings formed the nucleus of Albury, and for a long time it seemed highly probable that they would constitute the whole of the township for the next century or so, the population at this period consisting of some four or five men and two representatives of the softer sex.

It may easily be guessed that these early residents were not overburdened with the luxuries of civilisation, and as a matter of fact it was a pretty rough life for them at the best. All store goods were procured from Port Phillip at very heavy rates of carriage, and it was not always easy to obtain them even at that. Flour was a luxury undreamt of, and the damper which formed the staff of life in Albury in 1842, was made from wheat procured from Yass or Gundagai, and ground by hand in steel mills. Tobacco was 20s a pound, and most other store goods proportionately dear. Beef was the only cheap article of food, 30s being considered a fair price for a fat bullock. The first notable improvement in the matter of food supply was the starting of a mill by one Richard Heaver, who in 1845 managed to turn out a tolerably decent sample of flour.

Postal communication at this period was of a very imperfect character. A mail used to leave once a week for Sydney via Gundagai, the postage being 11d, and a weekly service was also established to Melbourne, but the arrangements were of so primitive a kind that the communication was very slow; the postman being on one occasion outstripped on his journey by a fat bullock. The beast, it appears, had been taken down to Melbourne

from Bonegilla for sale, but escaping from the yards, made its way back to the run, and leaving town after the departure of the mail for Albury, was actually seen at Bonegilla before the mailman arrived at his destination.

The method adopted for crossing the river, up to 1849, was a canoe or "dugout," made of a hollow log, and hauled across the river puntwise by means of a rope stretched from side to side. In 1849 this was replaced with a proper punt.

For some years after the first settlement of Albury a very severe drought seems to have prevailed, and from this circumstance probably arose the impression which was for a long time entertained, that nothing would grow in the neighbourhood. At any rate no efforts in the direction of agriculture were made for a considerable period. As an instance of the extraordinary dryness of the period referred to we may mention that the large lagoon at the back of the Wodonga Post Office, which was filled by the flood of 1844 (the first recorded in the district) and which has ever since been a large sheet of water, was before the date named perfectly dry, and was indeed used as a garden. So also one of the largest lagoons on the Bonegilla run, which for the last 30 years has been a little inland sea, was previous to 1844 regularly used as a training ground for two or three race horses. Being entirely dependent upon the grazing interest, the progress of Albury was of the slowest, and up to the year 1850 the population had not reached a total of 100 souls.

About time the facilities for this communicating with the Victorian side of the river were increased by the establishment of a tolerably decent punt, the placing of which upon the river was connected with a circumstance of somewhat painful interest, the death of Dr Ward, one of the earliest medical practitioners who settled in the neighbourhood. This gentleman it seems had occasion to cross, and, being unwilling to pay the punt fees, attempted to ford the Murray and was drowned. The punt proved a great convenience to the residents, and remained in use up to September in the year 1861, when the substantial bridge which now spans the Murray at Albury was thrown open for traffic.

About the year 1850 a few of the squatters in the neighbourhood, induced by the high prices ruling for produce, began on a rather large scale the growth of cereals, and this industry received a considerable impetus from the erection by the Messrs McLaurin of a large flour mill. Agriculture however in the district did not begin to assume large proportions until a later date, which will presently be referred to. Up to 1849 one great drawback to the progress of the town was the difficulty of securing freeholds, no land at all having been sold until 1846, and the small portion then offered being submitted to auction in Sydney, whither intending purchasers were forced to betake themselves. By dint, however, of constant agitation, the sale of a number of town lots was entrusted in 1849 to a local auctioneer, and since that date the sales have been always conducted in the township.

During the years 1849 and 1850 Albury received a considerable accession to its population, a large number of houses were built, business places were multiplied, and the embryo township began to give some faint promise of the future that was in store for it. In the next year, however, came the opening of the Spring Creek gold-fields, the discovery of which was rapidly followed by the finding of gold in large quantities in adjacent localities; and the tempting accounts which arrived proved sufficient to attract large numbers of people from the New South Wales side of the river; many residents of Albury going to swell the crowd who went to try their fortune on the new gold-field. But if the town lost in one way, it, and the surrounding district on which the town depended, gained immensely in another direction. Cattle immediately rose greatly in value; produce of all kinds realised fabulous prices; in short everybody who had anything to sell found suddenly established almost at their very doors, a market where the demand was unlimited, and the profits to be realised enormous. As a sample of the prices then ruling we may mention that £100 per ton was for a long time the standard charge for oaten hay. In view of the extraordinary changes which had been wrought by the gold discoveries in the Ovens district, it is not to be wondered at that the Albury people should have been anxious to open up a gold-field on their own account, and accordingly we find that in the same year some prospecting operations were commenced, and gold found in alluvial workings at Black Range. Nothing however to justify a rush was met with either then or since, and indeed in the matter of alluvial mining Albury has always been in the background. We cannot, however, with the very limited space at our disposal pretend to give anything in the shape of a detailed account of the progress of the town from year to year, and may therefore be content with a brief statement of the principal epochs of its history during the past twenty-five years, and a sketch of its present position and prospects In the meantime it will not be inappropriate to glance at the district of which Albury forms the centre.

Fifty years have passed away since a small party of men of European race made their way through the trackless wilds that then lay between the farthest advanced settlements and the southern coast. Until Hamilton Hume and his companions made their memorable journey, the country from the Yass river to the shores of Port Phillip was a terra incognita. Near to where Hume and his party camped when they first sighted the waters of the Australian Mississippi, known as the Murray, thriving towns have sprung up; the wastes that formal hunting grounds for wandering tribes of Aborigines have been converted into pastures for countless flocks and herds; thousands of families have settled on the land, and by their labour have caused the wilderness to "blossom as the rose"; homesteads, corn-fields, vineyards, and other signs of industry and prosperity meet the eye

where Hume and his companions—some of whom still survive—wandered through forests primeval.

Settlement at first proceeded slowly but within the last twenty years it has made rapid strides, and the future promises to greatly outstrip the past in the development of the resources which nature has so bountifully bestowed on the tract of country watered by the Murray and its tributary streams. Brief as the history of the districts known as the Hume and the Murray is, scarcely passing beyond the present generation, it is marked by lines broad and distinct. First came the pastoral age, when the lands were solely devoted to the raising of stock and production of wool, an age in which wealth was slowly accumulated by plodding perseverance. Then came the gold discoveries, with their feverish excitement; discoveries that induced thousands to flock from other lands to Australia, and caused New South Wales and Victoria to spring at one bound from little-known pastoral communities into the first rank of colonies, and to be regarded as two of the brightest jewels in the British crown. The finding of gold in the Mayday Hills-thirty miles south from the Murraynear to where the town of Beechworth now stands—marked the commencement of a new era in the history of the districts through which flows the river that divides the two colonies. Population began to flow in from the seaboard to participate in the stores of wealth hidden away in the channels of ancient watercourses and cropping out from the sides of the hills. When the first golden harvest had been reaped those who had profited by their industry began to look about for means of investing their savings; they had seen the land watered by the Murray and its tributaries and knew that it was good, and as opportunity offered they settled on the soil and engaged in cultivation, finding a ready market for their produce in the mining settlements that sprang into existence as fresh discoveries were made.

Unfortunately for the progress of the districts, as well as of the colonies, the encouragement

of settlement formed no part of the government policy in the earlier days of the gold-fields. Miners, who had acquired wealth, and were anxious to invest it in the acquisition of land, became so disgusted with the obstacles placed in their way by the auction system, that they betook themselves and their wealth to other countries. But in spite of the folly of those entrusted with the management of public affairs, enterprising men managed to secure areas of land, according to their means, and to form homes for themselves and their families. The culture of grain and of the vine entered into, and exchangeable commodities, in addition to wool and meat, were raised from the land.

When the monopoly of the public lands was broken up in answer to the repeated demands of the people, settlement advanced with rapid strides, and cultivation was extended, until from being dependent on other countries for their bread supplies, the districts had to look to other markets for the disposal of their produce. Owing to its distance from Europe, and the aridity of its climate, Australia is not likely to take high rank amongst grain exporting countries, but for wool, gold, and wine it cannot be surpassed, and choicest amongst its vintages are those furnished by the grapes which ripen in the glowing sunshine of the Valley of the Murray. Notwithstanding many difficulties and in spite of strong prejudices, Murray wines have made a name for themselves in the markets of the world, and as their qualities become better-known, a greater demand may be looked for until they altogether drive out of consumption the manufactures of Cette, and to a considerable extent supersede the fortified wines of Portugal and Spain.

Viniculture, introduced into New South Wales in the year 1840, was commenced on the banks of the Murray in 1851, the pioneers of the industry being Messrs Schubach, Frauenfelder and Rau, who in that year planted ten acres of vines. Gradually the industry was extended; the success that

attended the labours of the pioneers induced them to send to the Vaterland for their relations and friends, who, on their arrival, likewise betook themselves to the culture of the vine; others also engaged in the industry, and in process of time the bright green tints of vineyards, orchards and gardens, began to relieve the sombre foliage of the forests on the slopes and plains north and south of the Murray. In 1858 an association was formed in Albury for the purpose of carrying on viniculture on an extensive scale; 640 acres of land were purchased a few miles from the town, the site chosen having all the advantages of aspect, natural drainage and fertility of soil; choice varieties of the vine were planted on portions of the area, and in due course the business of winemaking commenced. The property after a time passed into the hands of Mr J T Fallon, in whose possession it still remains; at the present time there are about 160 acres in full bearing, the wines produced being disposed of as they reach maturity in the markets of the colonies, Great Britain, India, and other countries. For the favourable reception that Australian wines have lately been accorded the colonies are greatly indebted to Mr J T Fallon. A prejudice had been created against native wines by quantities of unsound immature trash having been sold under the name, and Mr Fallon set himself to the task of furnishing practical proof that the Valley of the Murray could and did produce wines which, although differing in many respects from the best wines of Europe, possessed equally high qualities. experiments more creditable to his enterprise than immediately profitable, Mr Fallon demonstrated that the wines could stand the test of long sea voyages without their strength, flavour, or bouquet being impaired; he likewise visited Great Britain, and directed attention to the excellent qualities of wines of Australian growth, and succeeded in obtaining for them a recognition more in accordance with their merits than they had previously enjoyed. Owing to his exertions the consumption of Australian wines has largely increased in Great Britain, and the wines of the Murray bid fair to become better known in the London markets than many of the vintages of Europe.

An obstacle that has hitherto stood in the way of the less wealthy classes becoming purchasers of the pure wines produced in the Valley of the Murray—the high rate of duty imposed on these wines under the mistaken idea that their high alcoholic strength is the result of fortification—is likely to be before long removed, and the result will be a greater demand and a proportionate extension of the industry. Experts calculating from the data within their reach—obtained as far back as 1858—have laid down the rule that no natural wine can contain more than 26 percent of proof spirit; in consequence it has been unfairly presumed that fortification is resorted to, and they are subjected to a duty of 2s 6d instead of 1s per gallon. When information was obtained as to the strength of pure wines in the wine-producing countries of the world, viniculture in the Valley of the Murray was in its infancy, and therefore no data were procurable as to the strength of its wines; the rule laid down by experts has therefore no application to wines produced under different circumstances to those of any other country in the world. The fertile soil, clear glowing sunshine, and strong dry heat in the Valley of the Murray when the grapes are ripening, develop a large percentage of sugar which, by the natural process of fermentation, is converted into alcohol. That the wines of the Murray contain a greater amount of proof spirit than 26 per cent, has been proved by a series of experiments instituted by the Governments of New South Wales and Victoria, during last vintage. Samples of grapes grown in the vineyards were garnered by the Chief Inspectors of Distilleries of the two colonies, pressed, and the must allowed to go through the natural course of fermentation; when fermentation was completed, the new wines were subjected to the test of distillation, and gave a percentage of proof spirit ranging from 29 to 32. In the face of the proof

furnished by these experiments-respecting the bona fides of which there cannot be a shadow of a doubt—it cannot be supposed that the higher duty will long continue to be levied on Murray wines imported into Great Britain. The result of their being freed from the unfair burden which they have had to bear will allow of their being disposed of at lower rates; a greater demand will spring up, and an impetus will be given to an industry that has already attained very considerable dimensions, and will in time become as great a source of wealth to the Murray Valley and other parts of Australia as it is to the wineproducing districts of France, Portugal, and Spain.

Pardon must be craved for a digression from the object more immediately in new-the description of the tract of country watered by the Murray, so far as regards its natural resources, settlement, and progress—but the industry of viniculture is so intimately connected with the history and prosperity of the districts of the Murray and the Hume that not to treat of all matters affecting it would be to neglect the most important part of the task. Mr J T Fallon's vineyard, already spoken of, known as the Murray Valley, is the largest in the district, and if we mistake not, in the colonies. Next in size are those of Messrs R L Phelps and P F Adams, each containing 30 acres. Mr James Day has a vineyard of nearly the same size. Then there are the vineyards of Messrs McMeikan, Fleming, and R Knolles about ten acres each: those of Messrs J D Lankester, R Howard, and T Hynes, about eight acres each; while Messrs Woodland, Schubach, and A Hill have each about seven acres. Following on these are the vineyards of Messrs J Dick, Franck, J Keefe, D O'Keefe, R Loffler, J Strauss, Eberle, T Field, P Frauenfelder, F Frauenfelder, J Frauenfelder, V Kolb, C Wurzlehahn, Phillippi, J Rau, C Stasson, Saunders, Brumm, D Rau, Yung, Eisenhardt, C Crisp, Pool, Gehrig, Reis, Dallinger, P Dick, Eisenhauer, Burrows, Hudson, Butcher, Mrs Carroll, Mrs Clarke, and others, ranging in area from two to six acres each. All the above

mentioned vineyards are in the vicinity of Albury. At Bungowannah, ten miles from Albury, there are the vineyards of Messrs J Edwards, J Ferguson, Johnston, Lester, Gale, W Kelton, J Kelton, Whittaker, and others, varying in extent from two to ten acres. Near Moorwatha, Mr D Reid has 50 acres under vines; Messrs Burrows, Peard, J Wyse, W Wise, and others, have also vineyards considerable area. In the neighbourhood of Corowa, forty miles from Albury, where viniculture is extensively carried on, Messrs Meyer, E Sanger, Grey, J Sanger, Whitehead, and Baldock are lately engaged in the industry. On the Victorian side of the Murray, the largest vineyard, 32 acres, is owned by Mr P Gehrig; like that belonging to Mr J T Fallon, it was first planted by a company, but has been considerably extended by the present proprietor. At Barnawartha, close to the foot of the mount named after Lady Franklin, from the fact that she ascended it when, in company with her heroic but ill-fated husband, she made the overland journey from Sydney to Melbourne, Mr E Fallon has a vineyard of eight acres, and there are other vineyards of greater or lesser extent in the neighbourhood. In the vicinity of Wodonga there are the vineyards of Messrs McIllree, Berry, Tenner, Schlink, and others. Viniculture is also carried on at Brown's Plains, Rutherglen, and Wahgunyah— Messrs Morris, Frazer, Prentice, Roach, Smith, Reau, Kilborn, Scott, Webster, Pierce, and Burrows being the principal proprietors. Statistics show that, in the Albury police district, the total area under vines on the 31st March, 1875, on holdings of one acre and upwards in extent, was 1024 acres; the produce from which at the close of the vintage amounted to 237,989 gallons wine. Brandy is manufactured to a moderate extent at some of the principal vineyards, but owing to the operation of the excise laws, this industry has been prevented from attaining the importance it would otherwise assume; the total quantity manufactured for the year ending 31st March only amounted to 586 gallons.

Settlement has rapidly advanced, production has steadily progressed since the public lands of New South Wales and Victoria have been thrown open to the people, and the system of deferred payments for land has been adopted by the State. But the progress has been much less rapid than it would have otherwise been owing to the absurd and mischievous legislation that has led to the collection of duties on all produce and merchandise passing between the two colonies. It will scarcely be credited by those unacquainted with the parish vestry style of administering public affairs in Australia that the inhabitants of two districts, separated by a narrow stream, are prevented interchanging their produce with each other, because the said stream forms the boundary line of two provinces of the same empire, which have been endowed with all the privileges and powers of self-government. Such, however, is the fact. Owing to conflicting fiscal legislation, and the petty jealousy displayed by the two Governments, a cordon of custom houses has been established along the course of the Murray, and all merchandise and produce crossing that stream is subjected to rigid inspection, and duties levied on all articles included in the tariffs In Victoria a protectionist policy has for a number of years been adopted by the Legislature, and in consequence heavy duties, ranging up to 20 percent, have been placed on all articles imported that can be produced manufactured in the colony. Imports from the adjoining provinces are treated in precisely the same manner as imports from foreign countries; wines produced in the Albury district, if sent across the narrow stream, are subjected to a duty of 4s per gallon; wheat and other grain to an impost of about 9d per bushel; and leaf tobacco to a duty of 2s per lb. Melbourne, from its geographical position, is the natural seaport of the large tract of country lying between the Murray and Murrumbidgee, and to secure the trade of that tract of country to Victoria, a railway has been constructed, at a cost of two millions, to the

Victorian border, two miles from Albury. But to producers, excepting of wool, the Victorian markets completely are closed, in consequence of the levying of duties, and so far as they are concerned, therefore, the railway might as well have no existence. Traders are placed in a better position by being able to import dutiable goods in bond and by the system of drawbacks adopted by the Victorian Government, so that in their case unless in so far as they are affected by the lessened purchasing power of the producers the border customs are little more than an inconvenience; to the cultivators of the soil, however, they are almost ruinous in their effects; the closing of the nearest and only available markets tells on the prices given for produce, and is causing fertile lands, which under a system of free trade would be devoted to the growth of grain, to be utilised solely for the production of wool.

But it speaks well for the natural resources of the district that, despite the injurious consequences of a system that is almost unparalleled in any part of the civilised world, they are not only not retrograding, but are steadily if slowly increasing in prosperity. During last season the Albury district produced 234,966 bushels wheat, from 22,999 acres; 43,781 bushels oats, from 2547 acres; 5982 bushels barley, from 281 acres; maize, 3541 bushels from 290 acres; 23,180lbs tobacco, from 27 acres; potatoes, 436 tons from 183 acres; wine, 237,989 gallons from 1024 acres; independent of other commodities. The livestock in the district on the 31st March of the present year numbered—Sheep, 1,059,333; horned cattle, 52,622; horses, 11,037; pigs, 4866. During last year, the quantity of wool that crossed the Murray at Albury, enroute for Melbourne, was 16,321 bales, weighing 2464 tons, and of an estimated value of £313,893. In the half-year ending 30th June of the present year the following numbers of stock crossed the Murray at Wodonga and Tintaldra for the Melbourne and other markets:—Horses, 3450; cattle, 29,401; sheep, 6927; pigs, 494. In the county of Bogong, on the Victorian side of the Murray, the wheat produced was 230,630 bushels, from 19,545 acres; oats, 96,063 bushels from 5950 acres; barley, 2799 bushels from 259 acres; maize, 6725 bushels from 324 acres; potatoes, 1554 tons from 635 acres; tobacco, 321,900lbs from 362 acres; wine, 138.462 gallons from 1209 acres; 36cwt mustard from 12 acres; while 6500 mulberry trees were planted for the prosecution of the new industry of sericulture, which is destined to play an important part in this district.

The total amount of land under tillage was 40,499 acres; the area of purchased land, 123,381 acres, comprised in 1554 holdings. These figures convey a very inadequate conception of the wealth of the district, but they give some indistinct idea of the progress that has been made in a tract of country, many of the first settlers in which are still living. What has been accomplished in the way of making available the wealth which nature has so bountifully bestowed on the districts watered by the Murray is a mere bagatelle to what will be done when, instead of 20,000 or 25,000 persons scattered throughout a tract of country larger than several of the European kingdoms, the population is sufficiently large to enable justice to be done to the capabilities of the soil, and to make available the mineral wealth stored in the ranges and valleys

Mining, although more than twenty years have elapsed since the auriferous deposits in the district were first worked, is as yet only in its infancy in the tract of country through which flow the numerous streams that when united form the largest river on the continent of Australia. Even in the neighbourhood of Beechworth, where the gold workings first commenced, there are large areas yet untouched by the miner which are known to be auriferous, and throughout the vast expanse of sparsely-settled country, which embraces the alpine chain and table land, and sub-alpine slopes and valleys, there are deposits of gold, tin, and copper, the working of which will yet give profitable employment to thousands of people. Not far from the head waters of the Murray, amongst the sub-alpine range, rich reefs have been discovered at Ournie, Yarrara, and other places, which are being worked, and are giving good returns on the capital invested. Gold has been found in the beds of most of the streams that have their rise in the Alpine chain, and in the little-known and almost inaccessible country at the base of the Australian Cordilleras, parties of miners are reaping golden harvests in isolated localities, but not for many years to comeuntil the population is largely increased—will the reefs and alluvial deposits of gold, the deposits of stream tin, and lodes of that metal, and the deposits of copper, be properly worked It could serve no purpose, even did space permit, to give a history of mining on the border.

In the tract of country which is more immediately the subject of this notice, the efforts to make available the wealth which is known to exist in the hills and valleys, has been fitful and intermittent. Twenty years ago, wandering parties of miners crossed the table land that lies between these districts and the coast, encountering great privations and serious hardships on their journey, and tested the beds of many of the minor streams that fall into the river, known near its source as the Indi, and afterwards, when it has attained larger dimensions, as the Murray. Gold was procured by them in more than one place in paying quantities, but they had crossed the mountains in search of El Dorado, and nothing would satisfy them but the discovery of the fountain head of the treasures which, by some of the more romantic, was believed to have an actual existence. It is needless to say that the searchers for rich treasures, to be obtained trouble, were doomed without disappointment. Those whose expectations were less exalted, or who were less disposed for wandering, remained and opened out workings in then almost unknown localities. For the last eighteen or nineteen years workings have been going on at Tumbarumba and other places in the sub-alpine country, on the New South Wales side of the Murray, and at Snowy Creek, Wombat, and other places on the Victorian side of the stream. Four or five years later, the precious metal was found in the bed of the Snowy River, on the table land, and a huge population "rushed" to take advantage of the discovery. But although the workings for a time proved exceptionally rich, they were limited in extent, and alter a year or two the population that had so suddenly gathered on the summit of the Alps melted away like the snow, that gathers on the mountains in the winter to disappear under the rays of the midsummer sun.

Lime and slate have been found of excellent quality within the district, and an attempt has been made to open up a marble quarry for the purpose of exporting the stone to adorn the Victorian metropolis. Want of roads, however, prevents these and similar enterprises from at present proving profitable, but when railway communication is extended from the Murrumbidgee to the Murray, many resources that are at present neglected will be developed, to the benefit alike of the districts and of the colonies.

With the progress of settlement, since the throwing open of the lands, towns have sprung into existence in various parts of the district. Lower down the river than Albury, about forty miles distant, is the fast rising town of Corowa, which can boast of two churches, Episcopalian and Roman Catholic—both neat and fairly commodious structures; mechanics' institute; hotels and places of business, some of which would appear to advantage in the best streets of either the northern or southern metropolis. Farming and viniculture are extensively carried on in the neighbourhood of Corowa, which is also the outlet for the stock and wool raised on the great plains of Riverina. Within two miles of the town, an industry has been established which, although it has as yet only attained small dimensions, is destined at no very distant date to add greatly to the wealth of the Murray Valley and of the colonies. Mrs Bladen Meill's silk farm was the first experiment in sericulture on an extensive scale tried in this part of the colonies, and the success that has attended it, and promises to attend it, affords good ground for the hope that before many years silk and "grain" will add considerably to the value of the exports from the Border districts

On the opposite bank of the river to Corowa stands Wahgunyah, also a thriving town, surrounded by a fine farming district, and about three miles distant the town of Rutherglen, once the busy scene of mining industry, but now to a great extent dependent on the more assured, if less brilliant, results obtained from the cultivation of the soil.

Nearer to Albury than Corowa, by about twenty miles, is the town of Howlong, situated in the midst of a fine farming country, and having for its vis a vis the opposite bank the township of Barnawartha, surrounded by farms, and in close proximity to the Mount rendered famous in colonial history by Lady Franklin's ascent. Few finer scenes are to be witnessed in Victoria than that unfolded from the summit of the Lady Franklin range. To the south there are wooded hills stretching away tier on tier until the snow-clad Alps shut in the view; to the west and north the broad plains, chequered with clearings, the dark sombre foliage of the native forests relieved by the bright green tints of the cultivated holdings, the Murray winding along like a bright silver thread, combine to make up a picture worthy the pencil of a Chevalier or Von Guerard.

Having seen what Albury was like in 1850, we may now glance at its appearance in 1875. With a population of 2000 in the town proper, and 15000 in the police district, it is now one of the principal inland towns in New South Wales. Possessing by means of the Northeastern railway of Victoria—opened a few years since to Wodonga—rapid, regular, and cheap communication with Melbourne, it occupies the position of an important commercial centre. It is the depot for the immense pastoral district of Riverina; the

natural market of many thousands of farmers and vignerons settled in the immediate neighbourhood; and the centre of the largest wine-producing district in the colony. This, too, although viniculture was only commenced in the year 1854 by three enterprising Germans. Again, in the production of cereals the district takes a leading position.

For the extraordinary advance made by agriculture in the district we are indebted to the passing in 1861 of the Robertson Land Act, which afforded peculiar facilities to small farmers for acquiring freeholds on a system of deferred payments; a system which, we may add, has tended more than any cause to the rapid progress made in the settlement of the colony during the past fourteen years. The town of Albury has been incorporated for some sixteen years, during which time the local governing body has made the most of the means placed at its disposal, and aided by the enterprise of private individuals, succeeded in transforming the rude tracks which marked the irregular lines of huts first elected, into the well-drained macadamised roads and footpaths which now form the fitting accompaniment to the improvement noticeable in our street architecture. Of the latter it may be said that the age of wood has passed away; the town is now built of brick and stone, and many of the hotels and general business premises would compare favourably with buildings in far larger cities. Of public buildings we have a handsome court house, a gaol, a public library, a hospital, a post office, a telegraph office, and five churches, two of which—one now in course of erection, and the other already complete—cannot be surpassed in point of size or beauty of design by any edifice of the kind outside of the metropolis. Three banks carry on a profitable business. Well stocked shops of wholesale and retail dealers in all kinds of merchandise, are numerous; a number of first-class hotels minister to the wants of travellers; and all the minor industries usually to be found in provincial towns are here well represented.

Nor is Albury behind in the matter of charitable institutions, benefit societies, and the usual organisations for promoting the moral and social improvement of the masses. The local Hospital and Benevolent Asylum is a commodious structure well situated in the most pleasant part of the town, admirably managed under the supervision of a committee appointed by the subscribers, and liberally supported by all classes in the district. This institution, however, is not subsidised by the Government as it ought to be, and were it not for the careful management which reduces the expenditure to a minimum, its resources must have proved unequal to the large demands occasionally made upon them. Thanks to the energy of the committee and the economy of the officers no applicant whose needs warranted his admission, has ever been turned away.

The various benefit societies in the town are in a flourishing condition. The local lodge of Oddfellows musters about 150 members good on the books, and a very handsome lodge room was recently erected at a cost of £1000. So great has been the progress made by the Order in the district, a number of lodges having within the past few years been opened within a radius of 20 or 30 miles, that Albury was recently made the headquarters of a new district, and boasts therefore a resident Provincial Grand Master. The Ancient Order of Foresters has made good headway, and numbers about 60 members, while a branch of the Hibernian Australasian Catholic Benefit Society though strictly confined to adherents of the Roman Catholic faith, has over 90 good on the books The total abstinence movement, too, has made itself felt in the town, and of course necessitated the formation of total abstinence benefit societies We have accordingly a Rechabite Tent with 60 members, a juvenile branch of the same Order with 60 members, and a Good Templars' lodge mustering 120 of brethren and sisters; and it is only fair to say that these associations have exerted a powerful though quiet influence for good. A Young Men's Christian Association has

recently been formed, and promises to be fairly successful, having already secured as large a number of adherents as is usually obtained for similar societies in provincial towns. A well-lighted comfortable reading room is at the service of the members every night in the week; a good supply of newspaper and periodical literature is provided; several classes have been formed under the superintendence of local clergymen, and arrangements have been made for the delivery of a series of lectures which will render the society more attractive than ever.

We have also a public free library, containing a well assorted selection of standard works of reference, and a fair supply of lighter literature, including the works of all the wellknown popular authors. This is open to the public for six hours a day, and is well patronised In connection with the public library is the Albury Mechanics' Institute, where for a nominal subscription, members have the use of all the local and metropolitan journals, and European and periodicals. This institution commands a large share of public patronage, and the reading room is well filled every evening. Albury is an assize town, and twice a year are held the civil and criminal sittings of the Circuit Court, the dates alternating with those fixed for the District Courts and Courts of Quarter Sessions.

As regards the means of education for the young Albury has no cause for complaint, there being a plentiful supply of first-class public and private schools. Among the former and first on the list stands the Albury Model Public School, established now 15 years and deservedly ranking as one of the best country schools in the colony. It is divided into two departments, the primary and the infant schools, the pupils in both of which afford admirable specimens of the efficiency of the public, school system of education in New South Wales. The building is handsome, the school apparatus good, and the discipline maintained, strict; while the arrangements for the comfort and convenience of the children, the lavatories and the playgrounds, leave nothing to be desired. The school is well supported by the public, the numbers on the rolls at the date of this issue being 178 in the primary department, and 109 infants; with 120 and 83, respectively, in actual attendance. The school is worked with a staff of six, viz, a head master, one assistant, a mistress of the infant school, and three pupil teachers.

Next come the denominational schools, but of these only one—the Roman Catholic School is in receipt of State aid In accordance with the terms of the Education Act this establishment is subject to the same strict supervision as the public school, and in fact the programme of instruction is identical with that of the latter. The school is a good one, and merits and obtains a large amount of support, the number on the roll being 115. The Church of England School, receiving no State aid, partakes more of the nature of a private academy, but it commands also a large attendance of scholars, and bears deservedly a high reputation. The public school is open alike to boys and girls, but in the Roman Catholic school boys only are received The education of girls of the Roman Catholic faith, however, is provided for in a capital school maintained without any aid from the State by the nuns of the Convent of Mercy, who teach the rudiments of knowledge to no less than 210 scholars, besides imparting an education of a higher class to some 50 resident pupils. In addition to the abovementioned public schools there are several good private schools, but these are placed at a decided disadvantage by reason of the Government subsidy paid to the establishments connected with the Council of Education.

The foregoing statement will perhaps enable the reader to form some faint idea of the advance made by Albury since the year 1850, but a brief reference to the business transacted at the local Post Office and Telegraph Office will serve still better to convey an adequate notion of the importance of the town. Last year the number of letters

passing through the Albury Post Office reached 72,000. At the Telegraph Office the business is still greater, Albury being the repeating station for all messages between New South Wales and Victoria, Queensland and Victoria, New South Wales and Tasmania, and Queensland and Tasmania. It is here the apportionment of fees is calculated; each colony receiving its share pro rata of the sum paid for the transmission of messages traversing more than one line. The work, as may well be imagined, is heavy, and as a matter of fact it has increased some 1200 percent, since the opening of the office 17 years ago. No less than 144,000 messages pass through the office every year, and the staff to get through this enormous amount of "wiring" consists of a manager and nine operators, four of whom are ladies, appointed on the occasion of the introduction of the new automatic system of telegraphy. This system is now in constant use between Albury and Sydney; Albury being the only provincial office, with the exception of Tenterfield, where it has been introduced In Melbourne the automatic instruments have not yet been adopted but on the occasion of any extra press of business with that station, the duplex system—which has also been found to answer admirably—is brought into play, and so the transmitting power of the wire is doubled.

The traffic through the principal thoroughfares of the town is very considerable, Albury being the point at which converge main lines of road from all parts of the colony. Mail coaches leave and arrive daily for Sydney via Gundagai and Goulburn, for Wagga Wagga, for Corowa, and for Deniliquin, while busses ply from morning until a late hour at night between the town and the terminus of the North-Eastern railway, three miles distant on the other side of the river. Besides the traffic from this source the streets are usually alive with the carts and waggons of the farmers coming in with produce or for stores, and heavily laden drays conveying freight to or from the railway station; while in the wool season the major portion of the wool grown in an area of some

20,000 square miles, devoted principally to sheep runs, crosses the Murray on its way to Melbourne at the Union Bridge. All this is of course independent of the purely local traffic in connection with the carrying on of the business of the various industries. This in itself is, however, no small item, as besides a large contingent of dealers in what may be termed the bare necessaries of life, such as butchers, bakers, storekeepers, publicans, &c, we have two flour mills, a large brewery, two wine manufactories exclusively devoted to the storage and preparation of colonial wine, and dealing with larger quantities of this product than perhaps any other houses in Australia; a soap factory, two coach and carriage making establishments, a tannery, an aerated water manufactory where steam is the motive power employed, and extensive pottery works turning out large quantities of roofing tiles of a novel description in great demand all over the district.

The Press in Albury is represented by the Albury Banner, Murray and Hume Times, and Border Post, the two first-named journals being printed by steam. Under the heading of amusements may be mentioned a prettilydecorated theatre periodically visited by operatic and dramatic companies from Melbourne and Sydney. We have also a Turf Club which, giving at its annual race meeting prizes to the value of between one and two thousand sovereigns, generally succeeds in attracting the racing "cracks" of the year. The racecourse, situated some three miles from the town, comprises an area of about 180 acres, and has been cleared, fenced, and sown with artificial grasses. A handsome grand stand was last year erected at a cost of little less than £1000, and the arrangements of every kind in connection with the building and the course, have been carefully considered with a view to promote the comfort and convenience of visitors, officials, and horse owners. Albury is the headquarters of a police district, mustering a force of 47 rank and file, besides a superintendent, sub-inspector, 2 senior-sergeants, and 3 sergeants. The total value of the merchandise imported into Albury by way of the Murray during the eleven months ending 31st of December, 1874, was £330,203 18s 2d.

Wodonga can boast of being one of the oldest settlements south of the Murray, but its progress has not been in accordance with the years it has attained. Where the town now stands Mr Chas Huon fixed his homestead when he formed a cattle station in the year 1836; traces of the homestead are yet to be seen, and are regarded as interesting relics, although they have barely attained the age of forty years; but forty years have worked wondrous changes in Victoria-where the blackfellow was "monarch of all he surveyed" the scream of the railway whistle is now heard, and the electric wire flashes intelligence from all parts of the globe. Simultaneously with the occupation of Wodonga by Mr Huon the surrounding country was taken up for pastoral pursuits, until the whole of the lands from the junction of the Ovens river with the Murray to the source of the latter-lands which now support thousands of families and are dotted with cornfields and vineyards—were converted into grazing grounds for the herds of the squatters. As time wore on, and population increased and multiplied in the Port Phillip district, traffic began to spring up; stock was sent from the country north of the Murray to the Melbourne market, whence supplies were brought back for the use of the stations. A road, or rather bush track, was opened, and became the great highway between the two colonies, and it says much for the engineering skill displayed by the pioneers that, when the route was being laid out for the North-Eastern railway, it was found advisable in many places to keep in close proximity to the original track.

At the crossing place of the river places of business gradually sprang up, and an embryo township was formed near to where Hamilton Hume and his companions, twenty years previously, had first sighted the Murray. Albury had acquired a local habitation and a

name ere the first building excepting Mr Huon's homestead—was erected in Wodonga, and the lead thus obtained has been kept ever since and is likely to be maintained; indeed, Albury's hold of the trade of the districts has been one of the causes of the comparatively slow growth of Wodonga. When the discovery of gold caused an influx of population to the Mayday Hills, thirty miles from the Murray, Wodonga had not emerged from the chrysalis state, nor did the opening of a rich gold-field at Yackandandah or of alluvial workings at Chiltern, both within a radius of twenty miles, make any change in its fortunes. Settlement had proceeded slowly, owing to the small area of land in the immediate vicinity adapted for cultivation, and there was nothing to support the small settlement excepting the traffic passing to and fro between the two colonies. The opening up of the navigation of the Murray by Captain Cadell led to a large amount of the traffic being diverted from the road, and tended to promote the prosperity of Albury by causing that town to become the great entrepot for the districts during a considerable portion of the year, but in the benefits derived from river navigation Wodonga was unable to share, and it suffered to some extent from the diversion of the traffic from the road.

When Parliament gave its sanction to the construction of a railway from Melbourne to the head waters of the Murray, attention began to be directed to Wodonga. It was anticipated that, as the terminus of a main line of railway, it could not fail to make rapid progress, and that it would soon rival, if it did not outstrip, the older town on the opposite bank of the Murray. Traders, in the expectation that a considerable population would be attracted to the town and vicinity, began to erect places of business; new hotels were commenced for the accommodation of anticipated visitors, and vacant allotments were in eager demand by those who wished to be ready to take advantage of the good time coming. The railway has been completed and opened, and so also have several handsome and commodious hotels and places of business, but the good time has not yet arrived. Along the two miles of excellent road, and across the fine bridge erected in 1861 at the expense of the two Governments, the great bulk of the traffic to and from the railway passes to Albury. No material benefit has accrued to Wodonga from the railway, which was opened in November, 1873; the town has progressed, but its progress has been slow, nor is there any hope of its greatly increasing in prosperity until more energy is displayed by its inhabitants, and an attempt is made to utilise the advantages of proximity to the great woolproducing plains of Riverina and abundance of water power by the establishment of woollen manufactories, which have been successfully planted in much less favoured localities. Being hemmed in by ranges, which form a natural amphitheatre, the amount of cultivation in the immediate vicinity of Wodonga is very limited; the flats bordering on the river are not adapted for tillage, on account of the frequency with which they are submerged when the Murray and its tributaries become swollen by rains or by the melting of the Alpine snows In future years, when labour is cheaper and more abundant, the ranges may be made to yield rich returns of wine and oil, their slopes being suitable for the cultivation of the vine and the olive, but in the meantime Wodonga is entirely dependent on the producers of the Kiewa, Mitta Mitta, and Upper Murray districts, and its sources of support are so limited that the only prospect of prosperity is in its becoming the seat of manufacturing industry, for which, from its situation, it is well fitted. Of public institutions, in the strict sense of the term, Wodonga has none, but with churches it is very fairly supplied, there being no less than four for the accommodation of three or four hundred inhabitants. The Roman Catholic Church, like the creed to which it is dedicated, has the advantage of the others in point of antiquity; for some years it was the only place of worship in Wodonga, and having been erected at a time when the population was very limited indeed, it has latterly been found to be

inadequate for the accommodation of those belonging to the church in the town and vicinity, and in consequence a more commodious brick edifice is in process of erection. St Luke's, a neat stone edifice, is a fine specimen of a village church, and within its walls worship according to the ritual of the Church of England is conducted at intervals; there is only one clergyman resident in Wodonga, and he has under his care the members of the Wesleyan denomination, who are in possession of a neat and fairly commodious place of worship. A church has also been erected by the German residents in the neighbourhood belonging to the Lutheran form of faith; the building is at intervals used by the Presbyterians, who as yet have no place of worship of their own.

Since the adoption of the new educational system in Victoria, by which the whole cost of primary instruction is borne by the State, a commodious brick schoolhouse has been erected, at an expense of £1000, in which upwards of 150 children daily receive instruction free of cost; there is also a Roman Catholic school, fairly attended.

Most important amongst the local industries are two flour mills, brewery, tobacco manufactory, three or four saw-mills, and several brick-yards. A commodious hall, erected by private enterprise, provides for public meetings, amateur concerts, lectures, etc, while a Court house, fast falling to decay, affords partial accommodation for the administration of impartial justice. The postal and telegraphic business is at present conducted in a small building altogether insufficient for the amount of work that has to be done, but a commencement has been made towards the erection of offices more in accordance with the public requirements. For the accommodation of the railway traffic, a goods shed of brick, with iron roof, has been erected; the building is 300 feet in length by 30 in depth, but large as are its dimensions, it is inadequate to shelter the produce and merchandise during the busy seasons of the

year, when wool comes pouring in daily from Riverina for transport to Melbourne, and large supplies of goods are received for distribution throughout the Riverine district. A handsome new passenger station is in process of erection and is fast approaching completion, and no expense is being spared by the Government to meet the requirements of a traffic that has already attained very large dimensions and is yearly being increased by means of the railway. Owing to the large extent and richness of the country which it has assisted to open up, the North-Eastern line promises to give a larger return on the capital invested in its construction than any other line in Victoria; in the course of a few years it will be met by the Great Southern railway at Albury, and the two, when united, will permit of the journey between the capitals of the two colonies being performed in 24 hours. When that much to be desired consummation is achieved, the farther retention of the system of levying duties on merchandise crossing the boundary line will be rendered impossible; the effect of the abolition of a system as mischievous as it is absurd will greatly increase the prosperity of the border districts, bring about a closer connection between the colonies, and lead to the federation of the dependencies into an Australian dominion.

Wodonga, although there is no great amount of production in its immediate vicinity, is the emporium for the Kiewa, Mitta Mitta, and Upper Murray districts, in which settlement has made rapid strides and production has greatly increased within the last few years. The alluvial flats bordering on the rivers and minor watercourses have been found to be well adapted for the cultivation of tobacco, and during the last three or four years the production of tobacco leaf has been engaged in by a large number of farmers. The crop has been found to be fairly remunerative, and a large amount of capital has been invested in the erection of sheds and other appliances for curing the leaf; the experience gained in the culture of the plant, and in the treatment in order to prepare it for the manufacturer, has

led to a great improvement in the quality of the article produced, and experts give it as their opinion that in a very few years the leaf produced in the border districts will be able to hold its own against that imported from America. It is estimated that the produce of last season amounted to about 80 tons of good marketable leaf; at an average price of 6d per Ib this would give a return of £4480 from a minor industry as yet only in its infancy, and just beginning to be properly understood. Hop culture is carried on to a small extent in the district, but stock breeding and the production of wool are the pursuits most generally engaged in by those who have settled on the land. Want of roads and the difficulty and expense consequent thereon of convoying produce to market has acted as a great check to cultivation in the Victorian Riverine district; on the Upper Murray, on the Mitta Mitta, and the Kiewa there are large areas of fertile land on which almost any description of crop could be grown, but until communication is greatly improved the production of meat and wool is the most profitable use to which such lands can be put.

Mining has for many years been carried on in the sub-alpine regions through which flow the numerous streams that ultimately find their way into the Murray, but the area worked is very small in proportion to the gold bearing and stanniferous country that is yet untouched by the miner. Nor until the population of the colony becomes much greater is there any prospect of the vast and varied resources of the Victorian Riverine district being even partially developed, but when labour becomes more plentiful the district will be opened up by means of good roads, and a vast amount of wealth now lying dormant in the hills and valleys will be made available.

Westward from Wodonga the fine farming district of Barnawartha is noted for its production of wheat and wine. Some of the lands that have been for many years in cultivation are beginning to show signs of exhaustion, but a better system of farming is

gradually being introduced, and by the more general adoption of a system of mixed husbandry the district bids fair to become more prosperous than it has ever yet been.

The town of Barnawartha—although for some years eclipsed by Chiltern, which suddenly sprang into existence as a town on account of the discovery of deep gold workings in the neighbourhood—is gradually improving; in addition to a fair supply of hotels and general stores, it can boast of two neat places of worship—Roman Catholic and Wesleyan, commodious town-hall, a flour mill, and other local industries.

Yackandandah, twenty miles to the south-east of Wodonga and the headquarters of the shire of the same name, of which Wodonga forms a part, is a prettily-situated and compact little town. Once the busy scene of mining industry, its former glory has departed, but there is still a fair amount of gold being got in the neighbourhood, while vine growing and the cultivation of grain and other crops is carried on.

In conclusion, we may append a few lines descriptive of such of the principal centres of population in the district as have not already been more particularly referred Commencing with the villages along the Main Sydney Road, the first met with is Bowna, which is distant about thirteen miles from Albury, and situated on the Bowna or Twelve Mile Creek. The centre of a large agricultural population, it is still as far as buildings are concerned, in rather an embryo condition, boasting only a church, a school, a post-office, two or three stores and public houses, and the inevitable blacksmith's shop. The principal industry carried on is the production of cereals, and some of the best cultivated farms in the district may here be seen. The most improved agricultural implements are used, and a large amount of capital has been invested in the industry. Viniculture, and the raising of tobacco have been successfully attempted in a few instances, but the staple product of the neighbourhood is wheat. We had almost forgotten to mention that there is an excellent steam flour mill in the town, which is kept fully employed.

Seven miles farther along the Sydney road we come to Mullengandra, the principal feature of which is a very pretty little Gothic church, recently erected by the members of the Church of England congregation. There is also a school, a store, and an hotel.

No other village is passed until we arrive at the township of Germanton or Ten Mile Creek which is situated about 40 miles from Albury on the Main Sydney Road, and within the Albury Police District. The surrounding country is now beginning to be very thickly populated by selectors of small blocks of land taken up under the Robertson Laud Act, and sheepfarming is carried on to a great extent in the neighbourhood. The township of late has begun to assume a position of some importance. Two large flour mills have recently been erected, several substantial stores and public houses have been built, a prettily designed church built by the members of the Presbyterian Church has been opened nearly two years, and a handsome Court house only second to that in Albury, was completed last week. Germanton also possesses a post office and telegraph office.

Starting from Albury on the Corowa road, the first village passed is Bungowannah, about eight miles distant from the "Federal City," in the centre of that portion of the district where the free selection system was first taken advantage of to any marked extent. The buildings in the township with the exception of a neat brick church, built by the Episcopalians, hardly call for special notice, but the locality is none the less one of the most important in the electorate. Twenty years ago, the run upon which the town is situated was occupied by one family, employing altogether some half-adozen persons. At the present date the population settled upon the run and in the immediate neighbourhood of the town,

number over 1000; and it is here that some if the best vineyards in the district are situated.

Eight miles more, and we come to Howlong, a thriving postal town, about 16 miles from Albury on the road to Corowa. Like Bungowannah, it is the centre of a thicklypopulated area, entirely occupied by farmers, some of the farms in the neighbourhood being equal min extent to any agricultural holdings in the colony. There are also several large vineyards in the vicinity, and one of the finest orangeries in this portion of New South Wales. Since the opening of the Victorian railway to Wodonga, Howlong is now the highest point to which the Murray steamers regularly trade, and the flour produced at the large steam mill of Messrs Edwards and Co, supplies several townships lower down the Murray. Howlong possesses an excellent school, several stores and hotels, a large number of substantial private residences, and is likely soon to boast a commodious court-house; a sum of money having been granted by the Government for this purpose. In the meantime, a Court of Petty Sessions is held monthly in temporary offices at the principal hotel.

Jindera, a small but thriving township, distant about 12 miles in a northerly direction from Albury, has sprung into existence within a very recent period. Eight years ago its population consisted of one man, and now it boasts a number of substantial brick dwellings, shops, and public houses, a post-office, and a farming population in the immediate neighbourhood of some 350 persons. The settlement of this part of the district was owing to the passing of the Robertson Land Act, the liberal terms of which attracted the present settlers from other colonies to try their fortunes in New South Wales. The population consists almost entirely of natives of the north-eastern portions of Germany, where nothing but wheat is grown, and the consequence is that they understand no other branch agriculture, and nothing but wheat is grown at Jindera. This is to be regretted, inasmuch as the system of perpetual wheat growing must in the course of a few years immensely decrease the productive powers of the soil, and also because the land in the neighbourhood is eminently adapted for the growth of vines, hops, tobacco, and other crops. In the meantime, however, the farmers appear to be in a prosperous condition, and year by year increase the area of their holdings. To meet the wants of the rising generation, a public school is about to be erected at Jindera.

In the foregoing brief, and therefore necessarily imperfect sketch of the origin, progress, and present position of the districts in the valley of the Murray, we are aware that much has been omitted which would have possibly added to the interest of the narrative, and which would certainly have tended to convey a more adequate idea of the importance and prosperity of the Border land. Enough has, however, been said to show that this portion of the colony has not lagged far behind other parts of Australia in the march of civilisation, and, indeed, in this year of grace one thousand eight hundred and seventy-five, it is no easy matter for the visitor who stands on the banks of the river and examines the gum tree bearing the name of Hovell, and the marble monument hard by, erected in honour of Hamilton Hume, to realise the fact that it is barely fifty years since the waters of the Murray gliding past in sullen majesty to their distant goal, first greeted the eyes of the hardy explorers.

ST MATTHEW'S CHURCH.

The Church of England was one of the earliest represented in the town, a resident clergyman—the Rev A Elliot—having been appointed to Albury by the Bishop of Sydney in 1851. At this period the congregation met for Divine service in an old wooden structure, still standing, near the store of Messrs T H Mate and Co, and it was not until the year 1857 that steps were taken for the erection of a more suitable building, and the present church of St Matthew, built by Messrs Kirkpatrick, Livie, and Robertson, at a cost of £2317. The

foundation-stone was laid by George Macleay, Esq, MLA, on the 24th July, 1857, so that the old church has done duty for upwards of nineteen years. Year by year, however, the congregation has steadily increased, until it was found shortly after the arrival of the present vicar—the Rev Alfred D Acocks—that the church was no longer equal to the requirements of the town and district. It was at first proposed to add a transept and chancel to the building as it stood, and plans were prepared with a new to carrying out this design by the Rev A D Soares, diocesan architect, but the suggestion was found impracticable on account of the narrowness of the nave, and it was eventually decided to offer a premium of £25 for the best plan of an entirely new church. Several admirable designs were submitted, and that of W Boles, Esq, architect, Sydney, being unanimously selected from the number, the corner-stone of the new church was laid on the 20th March, 1874, by T H Mate, Esq.

The church when completed wall measure from east to west—inside the walls—128ft, by 38ft; the transepts, 80ft by 26ft 6in; the chancel, 26ft by 19ft; organ chamber, 15ft by 12ft; vestry, 15ft by 12ft; and porch, 8ft by 7ft. The tower and spire will measure from cross to base 132ft, but this portion of the building, together with 40 feet (one half) of the nave, remains to be completed at some future period. The whole of the remainder of the church, including 40 feet of the nave, with transept, chancel, vestry, organ chamber, and porch, will it is expected be finished some time before the arrival of the Bishop of Goulburn now on a visit to England—in January next, when the formal opening will take place. The walls, which are 22ft high, are of granite from the Black Range quarries. The whole of the decorative portions, including base, string, and eaves courses, corbels, coping, jambs, sills, caps of buttresses, and tracery, transept ends and entrance porch, are of Tabletop freestone, which being of a blueish grey colour, affords a pleasing contrast and relief to the massive granite in the body of the building. The tracery and mullions of all windows, except the eastern and the circular tracery windows in transepts, are of the white Omaru New Zealand freestone, with which the new Scots Church in Melbourne is decorated. Several of those windows have already arrived, and the carved work reflects the greatest credit on the contractors, Messrs McDonald and Hughes, of Bourke-street, Melbourne. The east window is, we are informed, the finest piece of stonework in the colonies. The tracery and mullions were cut by Messrs Dickson and Sons, from a peculiarly hard and close grained stone obtained at the quarries near Tabletop, at a cost of £81. The circular tracery windows in the transept ends are also admirably executed, and the effect of the whole—the soft blending of the freestone decorations with the granite—is decidedly striking. The principals, which have been made by Mr J Sharpe, of Collins-street, Melbourne, are of Kauri pine, 37ft in length, the diagonals having a span of 46ft 6in, and being relieved with decorative circles with handsomely carved centres.

The roof is of slate, in alternating rows of square and diamond shaped slates, with an ornamental ridging 20 inches high; while the gables will be surmounted with stone decorative crosses five feet high. There are thirteen large windows, exclusive of the east window, and six of these have already been presented by various members of the congregation. It is hoped that very few of the rest will remain unfilled at the date of the formal opening. The whole of the masonry is massively built, and reflects credit on Mr Donaldson, the foreman and clerk of works, who has had to contend with the many difficulties entailed by the absence of the architect. The roofing is now being carried on energetically by Mr Hartley, of this town, and will be finished by the end of next month, when only the plastering and flooring of the building will remain to complete one of the specimens of decorative architecture in the colonies. The cost of the portion now approaching completion is about £4000, the greater part of which, with the

liberal help of Mr T H Mate, has been already raised by the congregation.

The vicar and building committee deserve the thanks not only of the congregation but of the town for their energetic efforts to complete a building that will prove so great an ornament to Albury, and it is to be hoped that the more wealthy members of the congregation will lend all the assistance in their power with a view to the completion of the whole design at an early date. As we have already said, the Church of England denomination is one very largely represented in the Albury district, the last census showing that in the town alone, out of a population of 1906, 669 belonged to the Church of England. These figures, however, refer to four years ago, since which time the population has largely increased, and there can therefore be little doubt that if all the members of the church contributed according to their means, a very short time would elapse before the whole building would be completed in accordance with the design.

ST PATRICK'S CHURCH, AND THE CONVENT OF OUR LADY OF MERCY.

Conspicuous amongst the public buildings of Albury, from their commanding situation and goodly proportions, are St Patrick's Church and the Convent of Our Lady of Mercy. More ornate ecclesiastical edifices than St Patrick's may be found in the colonies, but few even in the metropolitan cities can surpass it in quiet grandeur; its massive granite walls and harmony of detail give to it an air of dignified repose so appropriate to an edifice set apart for the highest objects of which humanity is capable.

Although not yet completed according to design, the proportions of St Patrick's Church are on a larger scale than those of the majority of the places of worship in the inland districts; it is in effect the church, not of Albury alone, but of the settlements on the head waters of the Murray, and to participate in the services conducted within its walls worshippers assemble from distances on both sides of the

river. The foundation stone of the edifice, which is in the Gothic style of architecture, was laid on the 21st August, 1870, and it was opened for divine service and formally consecrated, on 25th November, 1873; the cost of the building, exclusive of internal fittings, being about £10,000. With regard to its dimensions, the chancel is 30ft in length by 34ft in width; the transepts, 84ft by 30ft; the nave, 56ft by 30ft; the entire length from the end of the chancel to the present entrance is 116ft; there are two aisles each 56ft by 15ft; and two small chapels off the chancel, one dedicated to Our Lady and the other to St Joseph. The walls of the church are constructed of hewn granite from the ranges in the neighbourhood of the town, and are relieved by facings of a pinkish sandstone or freestone procured at the Tabletop quarries, distant a few miles from Albury. Stained glass windows, executed in the highest style of art, with figures of saints and members of the glorious army of martyrs, throw a dim religious light within the building, the internal fittings of which are in harmony with its massive grandeur and noble proportions. When finished according to design, the nave will be lengthened by 25ft, and a tower will be added to the edifice which, as it at present stands, is an ornament to the town, a credit to the liberality of the Catholics of the Border, and a practical proof of their love for their religion.

Near to the Church, within a separate enclosure, is the Convent of Our Lady of Mercy. The main building is hexagonal in form, and three storeys in height; on three sides of the hexagon there are wings two storeys in height, one 60ft in length by 30ft in breadth, and the other two 40ft in length by 30ft in width. The buildings are substantially constructed of brick, relieved by facings of cement. The foundation stone of the main portion of the edifice was laid in July, 1868, and since its completion and dedication the Convent has been occupied by a community of nuns of the Order of Mercy; the religeuses, ten in number with the Lady Superior, devote themselves to the education of the rising

generation; the fame of the Convent as an educational establishment has spread abroad so that its advantages are eagerly sought by parents of all forms of religious faith for their children, and pupils are sent to it from distant parts of the colonies In addition to the young ladies taught within the Convent, about 40 in number, there are day schools within the enclosure presided over by the nuns, in which an average of 150 children receive instruction and a training calculated to fit them for the duties that will fall to their lot in future years. As in the case of the pensionnaires, the children attending the schools belong to different forms of faith, and the instruction, and discipline are so highly appreciated that the accommodation of the schoolrooms is at times severely tested.

The total cost of the Convent buildings, including the detached schoolrooms and lofty wall that surrounds the enclosure, was about £7000. The greater portion of this large sum as well as the amount spent in the erection of the Church—was raised in the district in a very few years; a fact that speaks as highly for the wealth of the residents as for their liberality. To the Very Rev Dr McAlroy, Vicar-General of the Diocese, the erection of the Convent and Church is in a great measure due; the residents of the district contributed the funds, but had it not been for the energy, tact and enterprise of the Vicar-General, and the example he set, the gigantic nature of the undertakings—and they were truly gigantic regard being had to the limited population—might have delayed their accomplishment for many years to come.

THE WESLEYAN CHURCH.

The Wesleyan Church in Albury though now in a prosperous and thriving condition, is not so long established as the Episcopalian and Roman Catholic churches, and for nearly twenty years after the first settlement of the town, the members of the Wesleyan body were indebted to the occasional visits of clergymen from the more populous centres, for opportunities of public worship. In the year 1865, the first resident minister was

appointed, and shortly afterwards the first church was erected. Since then, however, the congregation having considerably increased, the building has been found two small, and a very handsome new church is now in course of erection which, when completed, will be an ornament to the town. The new church is built in what is known as the Florentine style of architecture, of red and white bricks, the front gable having a large window over the main entrance, and is ornamented by a spire and two pinnacles. The roof is of ornamental slates, the slates being of two colours. The windows are to be of stained glass. The roof inside is open, being lined throughout, and the floor slopes from the entrance of the building to the pulpit. The ventilation of the church has been particularly attended to, and the arrangements in this respect are upon the most improved principles.

The building when completed will seat 360 persons, and will cost about £2000. The workmanship so far as it has gone reflects great credit on the contractor and builder, everything having been done in a substantial manner, and in exact accordance with the specifications. Thus far contributions (with a few exceptions) have not been solicited from the members of the congregation, but the committee deserve support enterprise, and they will no doubt receive it when an appeal is made to the general public for funds. The Wesleyan congregation in the town proper is between 200 and 300.

THE PRESBYTERIAN CHURCH.

The Presbyterian denomination was one of the earliest in the field in this district, having arranged to secure the ministrations of a resident clergyman as far back as 1853. The present church, however, was not erected until 1859, at which period it ranked as one of the best buildings in Albury. Since then it has been put somewhat in the shade by the magnificent structures raised by other denominations, and now it presents a rather dwarfed appearance, standing as it does by the side of the recently built Roman Catholic

Church. It is, however, very handsomely fitted up in the interior, and is placed in an excellent situation in one of the best streets of the town. It is, we understand, intended to erect a new church at an early date.

THE INDEPENDENT CHURCH.

This church is the youngest in Albury, it being little over two years since a few residents of the town first attempted to secure the services of a resident minister of their denomination. Early in 1873, they succeeded in raising a sufficient fund for the purpose, and in the month of February, the present clergyman—the Rev A G Fry—commenced to hold regular services in the Court house. The congregation, however, which at first consisted only of some twenty members, soon began to increase, and thought it advisable to build a church of their own. The necessity for this became more evident day by day, and at length steps were taken to carry out the proposal. A few months since a contract for the work was entered into with a local builder, and the new church has just been completed in a very satisfactory manner. The building is of brick, 42ft long by 22ft wide, with walls 16ft to the eaves. The rafters are 22ft in length, giving the true Gothic proportions to the structure. The church is lighted by eight Gothic windows, and in the southern wall are two handsomely designed porches; one serving as a vestry, and the other as an entrance to the church. The interior of the building is elaborately finished; the open roof being supported by richly carved principals, and the walls being lined with varnished Murray pine.

THE CUSTOM HOUSE.

The business transacted at the Albury Custom House is larger than at any other port on the Murray with the exception perhaps of Moama, and keeps a staff of a collector and four assistants constantly employed Previous to the year 1860, a collector of customs had been stationed here at periods when no arrangement for intercolonial free trade happened to be in force, but the appointment was not considered a permanent one, and

upon the negotiation of every fresh treaty the collector was removed and the office closed. Since the year 1864, however, a certain staff of customs officials has had to be maintained, both on account of the establishment of bonded stores, and for the collection of returns for statistical purposes.

For the past eleven years the amounts collected annually at the Albury Custom House have been as follows: 1864, for the three months ending 31st December, £83 0s 7d; 1865, £4586 19s 6d; 1866, £12,327 12s 4d. For the year 1867, the collections in the month of January amounted to £933 17s 2d. During the remainder of the year a treaty for intercolonial free trade was in force, and the collections received were on account merely of goods from bond; they amounted however to £7829 12s 4d. In 1868, 1869, 1870, and 1871 the treaty remaining in force, the amounts received for goods released from bond were £8605 11s 4d, £6925, £6997 17s 10d, and £7265 17s 6d. For the first month of 1872 the duties collected from the same source realised £647 7s 11d. On the 1st of February, however, the treaty was abrogated, and the total for the remainder of the year was £17,561 16s 10d.

In 1873, during the latter half of which another arrangement for intercolonial free trade was in operation, the collections reached £14,257 4s 9d. In 1874 the treaty remained in force for one month only, when £940 1s was received for goods from bond; for the rest of the year, although large quantities of goods were rushed over the river in anticipation of the abrogation of the treaty, the duties received reached £19,595 9s 3d, making a total for the year of £20,535 10s 3d. The duties for the present year collected up to last Saturday, the 31st July, amount to £14,220 13s 11d.

There are two bonded stores—the Queen's bond and one belonging to a private firm; the goods in the two generally amounting to about £25,000. While dealing with the subject of the Custom House we may here mention that the inconvenience and annoyance inseparable

from the collection of duties on the border of two colonies separated only by a small stream, are reduced to a minimum by the unremitting care and attention of the customs officials, and their anxiety to facilitate the business of the public to the utmost extent compatible with the discharge of their duty to the Government.

Some years ago it was customary to stop all the waggons arriving from Victoria and examine the loading, a process of course involving considerable loss of time to the carriers, but one that could not well be dispensed with. On the opening of the railway to Wodonga, however, the collector saw the inconvenience that would be caused by requiring the teams just laden to be unloaded and loaded again before they had well commenced their journey, and he hit upon a plan to obviate the necessity for this. With the consent of the Government he caused an officer to visit the terminus on the arrival of the trains and superintend the loading of the merchandise, and the goods thus checked are now allowed to pass the Albury Custom House without further examination. For the eleven months ending the 31st December, 1874, the exports of the port were £390,792, and the imports £228,763 14s 8d.

THE COURT HOUSE.

This building is one of the largest in the town, and occupies a position in the centre of the principal thoroughfare. It is built of brick with a handsome front and portico of granite, and cost about £4000. The large room, used for the sittings of the Supreme Court, and Court of Quarter Sessions, is 60ft by 30ft, and the interior fittings of dais, canopy, jury-boxes, &c, are of polished cedar. Provision for the disposal of ordinary police court business, is made in a smaller court, where the resident police magistrate, or some of the honorary justices attend every morning. Other offices are provided for the magistrates, the District Court Registrar, the Clerk of the Peace, and the District Land Agent. The business in the department of the last named official is heavier than at any other land office in the colony; the total area of Crown lands sold here under the free selection clause of the Land Act alone, amounting for the four years ending 31st December, 1874, to 382,939 acres. These sales are quite independent of the regular auction sales, at which every month many thousands of acres are submitted to the hammer. In this building also are the offices of the Mining Registrar, the Registrar of Births and Deaths, the Clerk of Petty Sessions, the Commissioner of Crown Lands, and the District Surveyor.

THE MECHANICS' INSTITUTE.

This building, erected in the year 1862, at a cost of £1200, is a neatly built structure of brick with stucco front. It comprises a reading room for the use of subscribers, a good library open free to the public, a large hall used for concerts, public meeting, &c, and private apartments for the accommodation of the The building under curator. is management of a committee appointed by the subscribers, the public library being under the supervision of the municipal authorities. The Institute is well supported by the public, and the last balance sheet presented by the committee shows a considerable sum in hand, which will be devoted to the purpose of increasing the already valuable collection of books.

THE WINE INDUSTRY.

Viniculture being one of the leading industries in the Valley of the Murray, the treatment of the wines from their earliest stages until they reach maturity and are ready for the market employs a large amount of labour and capital. and around Albury are several establishments devoted to the preparation and storage of the wines of local growth; in these establishments, skill and experience, aided by all the latest appliances, are engaged in watching over the wines in their critical stages, so as to ensure the flavour and bouquet so highly esteemed by consumers, thereby converting raw material, so to speak, into a valuable commodity, fitted to be placed in the markets of the world.

Chief among the establishments devoted to wine making—or, to speak more correctly, the treatment and maturing of wines—is that belonging to Mr J T Fallon, a plain brick building, one storey in height, having no outward feature to attract the eye of a visitor to Albury, excepting its dimensions, which are greater than most of the business structures to be seen in upcountry towns Fallon's wine cellars are reputed to be the largest in the colonies, being 240ft in length by a width of 60ft, and contain a stock of upwards of 160,000 gallons of wines of different varieties. Perhaps in no similar establishment in Australia has there been so great an amount of capital invested, the casks for storing and maturing the wines, ranging in capacity from 500 to 2000 gallons, alone representing, a capital little short of £15,000. All the varieties of wines— Reisling, Tokay, Verdeilho, Aucarot, Shiraz, Muscat, Carbinet, Malbec, Burgundy, Hermitage, and others more or less known to wine drinkers are the produce of Mr Fallon's Murray Valley Vineyard, or of other vineyards in the district. From 70,000 to 80,000 gallons of wine are annually brought into the cellars, to be treated and stored until ready for the market—none being allowed to leave unless it has attained three years of age, and is thoroughly sound—and a nearly equal quantity is sent out for consumption in the colonies, Great Britain, India, and other countries —a demand for the wines of the Murray having even sprung up in the capital of France, the greatest wine-producing country in the world. The large casks used for the storage of the wines arc constructed at the cellars; formerly the staves were imported, but of late years a timber known as mountain ash—which grows on the ranges within 90 miles of Albury—has been employed, and has stood severe tests as well, if not better, than the timber imported In addition to the quantity of wine we wave mentioned as being kept in the Albury cellars, Mr Fallon has a large stock of old wines in his Melbourne cellars, to which the wines were formerly sent on reaching maturity, but the border duties has recently interfered with this, as with other industries, and latterly wines have been forwarded direct from the Albury cellars, in bond, for shipment from Melbourne to the English and other markets.

Next in importance to the establishment of Mr Fallon is that of Messrs Greer and Co, a firm largely engaged in the wine trade, and, like Mr Fallon, extensive purchasers of "must" from the local vine growers Messrs Greer and Co's wine cellars are situated close to the Murray, having been excavated near the base of a range forming a portion of the chain of hills that hems in the town on three sides. The sides of the building enclosing the excavation are composed of sawn slabs of red gum, closely fitted together, while the roof, which is supported by strong beams of the same timber, is covered with corrugated tiles, the manufacture of which, and other descriptions of tiles, has for some time been successfully carried on in Albury by Messrs Gulson. A peculiarity in the cellars is that they are on what may be termed the terrace principle. In making the excavation, advantage has been taken of the steep slope of the range to form terraces; on these the large casks are placed, so that they rise tier on tier, for the whole length of the building. On the topmost terrace are the huge casks for the "must" when brought to the cellars; as fermentation is completed, and the wines become more refined, they are drawn from the casks on the higher terraces into casks on the terraces below, until the lowest terrace is reached, when they are ready to be conveyed, by means of a road that has been constructed, to

the steamers lying in the river, alongside, or by a detour to the terminus of the North-eastern railway. By the adoption of this plan labour is saved, and a hose being used for drawing the wines from the higher to the lower tiers of casks they are not brought into contact with the atmosphere in their most critical stages, and in consequence there is less danger of their being injured in bouquet or rendered unsound than under the ordinary system of treatment.

The dimensions of the cellars arc 80ft in length by 60ft, in width; the terraces are five in number, and have a length equal to the width of the building, and contain accommodation for casks capable of holding 80,000 gallons of wine. There are at present from 25,000 to 30,000 gallons in the cellars, the closing of the Victorian market by reason of the Border Duties, acting as a great check on the industry. But for that obstacle, not only would there be larger stocks in the cellars, but the production throughout the district would be steadily increasing, instead of showing a disposition to fall off, as has been the case since an embargo has been placed on wines crossing the Murray, by the levying of a duty of 4s per gallon.

There are other establishments on an extensive scale, for the treatment of wines in the vicinity of Albury. Mr P F Adams and Mr Philippi have extensive cellars, and the best appliances for storing and maturing the produce of their vineyards, and the same may be said of a large number of other growers in the district.