

twenty minutes, during which he may rush away to swallow his food: that feat accomplished, as Americans only can accomplish it, he must hurry back to his office to await the pleasure of some one who might just as well have called at an earlier hour. Under such a system, no domestic feeling, no domestic establishment is possible. The man of business can have no mornings and no evenings with his family. I know some in these western States who have attempted to adopt the European plan; who have given notice that their offices would be really closed at four or five o'clock: they were considered to be presumptuous and impertinent,—as setting themselves above their clients, and dictating at what hour they would earn their money. And others, in the same line of business, lacking the honour said to exist among thieves, the *esprit de corps*, or the spirit of combination which actuates Europeans, improved the discontent, and ran off with the business from their more refined and gentlemanly brethren.

I called again after four at the Cincinnati Bank; and, sure enough, partners and clerks

were all at work; though the room was no longer crowded as in the morning. I showed Mr. Beebee's receipt, and they bought it of me at a premium of seven-eighths. I asked how forged notes were to be known from others; and was assured that practice only would enable me to detect them. I was shown several forgeries, which I could not distinguish to be such even when placed beside those that were "made by the *right* man": but the banker pointed out some slight flaws that were sufficient for his practised eye. The signature of the issuer might seem perfect, but there was something different in the flourish of a letter, in the copper plate, or in the engraving of a hand of one of the figures. The paper money of the United States is very beautiful. It is for any sums from one dollar upwards—convertible into gold on demand at the bank that issues it: hence it maintains its nominal value. I have now before me a note of New York of the Manhattan Company: in the centre, is the figure of a water god—I presume Father Hudson, seated on one side of a river: a moody red Indian sits, sadly, facing him:

above, a European face uplifts a curtain and shows the river, covered with shipping moored to the quays of a large town in the distance. At one end of the note, is the portrait of an Indian chief in a headdress of cock's feathers and a necklace of shells: at the other, Justice with her scales, and Plenty with her horn are on each side of the American eagle. What could be more emblematic of the past and the present?

I have before me a New Hampshire note, which shows, in the centre, a beautifully-engraved representation of a railway train passing beside neat cottages and ploughed fields. On one side, the head of Palinurus; on the other, a Plenty with cornucopia, plough, and wheatsheaf:—a well-engraved Durham ox is at the bottom. Here, again, is evidence of the tastes and aims of the community.

I have before me a note of a Maryland Bank. Here also is a remarkably well-executed centre engraving, showing a group of Indians—mother and child at rest on one side; European children studying school-books and the globes on the other: both

groups overshadowed by the broad shield, charged with the stripes and stars. At one end, is Justice standing beside shipping and merchandize, and holding sword, olive branch and scales; on the other, is a noble figure representing Architecture and her tools, with a porticoed building in the background: at the bottom, is a steam engine in full work. Here, too, we have emblems of the idle past and of the busy present.

Let me add that the ornamental scrollwork about all these notes is very beautiful.

I have before me a note of the midland district of Canada, "chartered by Act of Parliament." In the centre, is the ill-drawn figure of a great awkward Indian woman stepping from out her canoe amid swamps and forests. At one end, is a simpering face of Prince Albert in stars and uniform; at the other, the portrait of Her Gracious Majesty with crown on head—both being very bad likenesses very badly engraved; underneath, are the arms of England with lion and unicorn. These are emblems of the past, unchanged except by the dominion of England. No evidence of com-

merce, of agriculture, of arts, of science : North America, such as she was ; but with England watching over her. I do not say that it is a true representation of the state of the country ; I know that it is not so. But why is such an one given ? Why cannot we, as well as the United States, avail ourselves of the means which the circulation of a " five shilling " note gives us to impart a lesson of hope, of energy, of improvement ? Cannot we find as good artists to engrave our emblems ? Cannot we, like them, tell our people to be industrious, to look to the future as well as to the past ?

Comparing these different notes, it would really appear as if the order to design and engrave those for Canada had been given to some envious Yankee, who had availed himself of the opportunity to circulate a satire and a libel upon our territory.