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August 14, is as follows:-

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JOS. P. MUMFORD Cashier,

CAPITAL ...

E. W. CLABE & CO.

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signed.

Commission,

tion to either of the undersigned:

From the Galaxy for August. London, that vast storehouse of misery, does not contain a being more miserable than the French tourist. The Frenchman, as a rule, does not travel beyond the limits of the French language; but sometimes an adventurous individual determines that he will visit England: his friends attempt to dissuade him, but in vain; they represent to him the absence of the sun, the eternity of the rain, the perils of hypochondria and suicide. He buttons up his coat to his chin, strikes his breast with his extended palm (like the gorilla, French version), and declares, with the air of a man destined for Timbuctoo, that he has pledged himself that he must go. Stirred by a speech on the left, or an article by De Girardin, he desires to visit a free people, and to observe with his own eyes those institutions which are envied and admired by the Liberals of

Armed with a huge umbrella and a Guide de Londres, he finds his way at once to Leicester Square in obedience to a mysterious but undeviating law. In Paris, London is celebrated for its squares. If you say "How beautiful they are, the Boulevards !" the polite Parisian responds, "Ah, mon Dieu, but we have them not, your squares." No doubt, as our friend is being jolted along to his place of destination, he pictures to himself a square surrounded by beautiful buildings, and enclosing a lovely garden in its midst. Shady walks, a fountain, marble nymphs, pretty nurse-maids innocent children, lovers walking in wellassorted pairs, and perhaps, who knows! some charming woman, with blue eyes, of course, walking there alone-the woman who is not loved, who is not understood, who hates her husband, as all properly constituted French heroines do, and who sighs for some congenial heart. But he is rudely awakened by finding himself in Leicester Square itself. Around him are dingy dwelling-houses, and still dingier hotels. The tawdry Alhambra attracts, but does not please the eye. The centre of the square is covered with a rank, unwholesome looking grass, and is evidently the dust heap of the neighborhood, while a mutilated equestrian statue prepares him for the monstrosities of British art.

He takes up his lodgings in a very bad and dear hotel. He pays for his vin ordinaire the price of vin fin de Bardeaux. He sits down to a table d'hote in company with a few dull counting-house clerks, and with gentlemen of questionable, or, rather, unquestionable character. They attempt to draw him into dominoes or billiards; he resists and flies into the gloomy streets; he strolls up and down Regent street for a little while; but presently the shops are closed, the street is interred in darkness, and phantoms, which resemble his own countrywomen, pursue him through the shades. He rushes to the opera. and is refused admission because he is not dressed in black; to the House of Commons, but cannot get in without an order; to the theatre, where he does not understand a word; he searches in vain for the brilliant cafes which his mind associates with great cities. He returns to his hotel dejected, and foul insects prey upon him as he sleeps.

The next day he discovers a square which more nearly realizes his beau ideal. The blueeyed goddess is there. He tries to enter, but the gate is locked; these agreeable retreats are reserved for people who have houses in the square. Perhaps, though he cannot go in, the goddess may come out; he ogles her; she calmly blows the nose of her youngest child.

He tries the streets again; attempts to flaner, but is jostled by sturdy Britons who pass him at the rate of four miles an hour; he way; becomes entangled in a laby rinth of hideous streets; is pointed at, screamed at, followed with laughter by dirty children; at a sharp corner he finds himself in the middle of a group, is hustled and deprived of his watched and chain, his handkerchief, his breastpin, and his pocket-book. Overcome by despair, he leans against a lamp-post, and abandons himself to memories of happier days; a policeman touches him on the shoulder, and orders him to "move on."

He goes to the Park at 3 o'clock. It is the hour, and there is not a soul there. Finally he puts himself under the charge of a valet de place, hastens through Westminster Abbey, St. Paul's, the Tower, the Thames Tunnel, the National Gallery, and the British Museum, and returns to Paris, where he relates to his confrères of the café his impressions of English life, and his imaginary bonnes fortunes with a young miss.

The American who visits Europe should regard London simply as a museum, a manufactory, a dock-yard; as an emporium of industry; as a monument of ancient history. he wishes to amuse himself he should go at once to Paris, or should try to enter London society. Amusements there are in London, and such as there are shall be described. But English life is, properly speaking, a life of interiors, while Paris life is a fete out of doors. In Paris the man of pleasure requires a purse and that is all. In London he must bring letters of introduction (and a purse), or he will fall under the blue devils in a month.

What are the amusements of the man of fashion? He resides in London three months only in the year-May, June, July. He rises late and breakfasts at his lodgings or the club. His table is covered with small pink notes, highly scented, or huge quadrilateral enve-lopes, enclosing gilded cards. After breakfast he writes his answers. At twelve o'clock his groom comes round with his horse. He rides in Rotton Row till two, now joining one group, now another. He is then carried off to luncheon. In the afternoon he pays his morning calls, looks in at his tailor's, his jeweller's, or his bank, and perhaps at an agrès-midi; to the Park again at six; returns to his lodgings, is dressed by his valet, and is whirled off to a dinner party, to the opera, to a ball, and usually contrives to get to bed by five, or, at all events, by six A. M. These are his regular engagements, and they occupy all his time; he finds it difficult to read the morning journals or the new novel.

The man about town is a grade lower in the social scale. He does not know so many people, or, as is too frequently the case with young men, he detests the duties of refined and fashionable life. He rides in the Park sometimes, but not often if it throws him into contact with his relatives. He plays at whist and billiards in his olub. He strolls up and down the Burlington Arcade. He lounges in cigar shops. If he has sporting tastes, he chews a straw at Tattersall's in the afternoon, attends a sparring match at Nat Langham's, or hangs in breathless excitement over a rat-pit. He "does" the Ratcliff Highway with detectives; frequents the Alhambra; and is an habitue at Cremorne. He indulges in late suppers, and "goes the rounds," as he calls it, among restaurants and cafes, which open after midnight. He indulges in most vices, excepting drunkenness, which is out of fashion. He is capable of enjoying the Derby, and is usually in the military profession.

Sometimes he blooms into the man of fashion. Sometimes he congeals into marriage and re-

spectability; but generally he runs head-over-ears in debt, and goes to the bad.

In the Derby week London is inundated with squires, gentlemen farmers, undergraduates truant from the universities, officers from Aldershot and country quarters. Every kind of amusement which British ingenuity can invent is estered for their benefit; but the list of them is by no means large.

First and foremost comes Cremorne. It is a buge garden, brilliantly lighted, and decorated, it is needlessly to say, in excessively bad taste. It contains a theatre, in which the entertainments are chiefly of a ballet character; the ballet is second rate, but the corps is numerous and very thinly clothed. There is also a circus, some American bowling-alleys, a fortune-teller in a grotto, and a variety of booths, such as may be seen in a country fair. In the centre of the garden is a large platform; a fine band of music plays, and a few couples waltz over the wilderness of boards in an isolated, melancholy kind of way. The promenade is perfectly correct, and an elegant, welldressed crowd walk interminably round and round; there is much beauty, and the toilets are magnificent; the salutations which are exchanged are rather familiar, and sometimes laughter is a little loud: otherwise the unskilled observer might imagine that he had entered the beau mode.

Such is Cremorne; a Jardin Mabille without the cancan; which is the "Hamlet" without the Prince. Forget that it is dissolute, and it becomes extremely dull; its entertainments are stupid; its suppers are detestable; there is no gapety; no medium between the most rigid decorum and frantic riot.

During the last twenty years London has been gradually keeping better hours. In the days of Pierce Egan's "Tom and Jerry," and of the mad Lord Waterford, the young bucks used to go to the Finish in Covent Garden, polished off a watchman or two in the gray dusk of early morn, and had seldom bagged their last knocker before daylight. Less than ten years ago there were cider cellars and coal holes in which minstrel entertainments, posés plastiques and other delicate amusements used to be prolonged till two, three, or even four A. M. Eut these gradually died away, and five years ago the only places open to the homeless wanderer were the restaurant saloons, significantly called night-houses, and one casino in the neighborhood of Oxford street, which was opened at one, and in which dancing was prolonged till six; which was very select, and to which it was necessary to go in evening dress.

These establishments were not allowed to retail wine, beer, or spirituous drinks; but under their refreshment license they could be open till any hour, and they easily managed

to evade the law. It was done thus:-Two gentlemen, we will suppose, find themselves on their way home from a party in the neighborhood of Princes street, Leicester square. They are suddenly seized with a desire to drink cham-pagne. They go to No. 3, and tap gently at the door. A little wicket is opened, and the aperture is filled with an uneasy, blood-shot eye. It settles into calmness as it surveys the white cravat: the door is opened: they go in; before them a long passage and another door, guarded by another porter: "All right, Tom," says the first porter: and the second door is opened. They enter a large saloon lined with red velvet divans; counters at both ends; supper rooms at the sides; champagne bottles popping, silk gowns rustling. Spurgeon! ories a voice. A waiter closely resembling that justly celebrated preacher attends the summons. A gin sling and a glass of cold pale! Satan! cries another voice: and a man with black, elf locks dancing round his forehead appears. A bottle of fizz!

In the midst of this scene a bell rings. Bottles and glasses disappear from the counters into unknown depths. Satan and Spurgeon run wildly to and fro. In a minute the marble tables are bare. The door opens, and two policemen enter the room, look round them supinely, and vanish amid derisive laughter;

and the play goes on. But-I think it was in 1862-a certain police magistrate of rigid morals determined that this sort of thing should be put a stop to. An act of Parliament was passed condemning all refreshment rooms to be closed at 1 A. M. The policement were ordered to enforce the law, it has been enforced; and marvellous has been the result. Previously, London displayed a spectacle, without its parallel in this wicked world. Often in broad daylight, on a summer's morning, the Haymarket would be crowded with a class of persons who do not appear to advantage at such an hour, and a large majority of whom would be intoxicated. more or less. But now, at 2 o'clock the streets are deserted, and nearly every one in bed. This measure of reform pleased all parties; immorality lost nothing by it, and decorum gained a good deal; which, of course, is a very

satisfactory state of things.

The music hall is also a growth of modern times. Young men can remember when Evans' was the only place where one could eat one's supper to the sound of music; but only middle-aged men can recall the Evans' of the past; the cozy little room, with its snug corners and its literary coteries, celebrated by Thackeray (as the Dust-Hole) in the "Newcomes." But the days in which the company could take part in the entertainment passed by. The little room gave place to a spacious hall, with private boxes darkly screened, but behind which fair faces could sometimes be dimly seen, and a gallery of theatrical paintings, second only to the collection in the Garrick, lined the walls. Then came the era of Paddy Green, with his jovial red face, and his hospitable snuff-box, and his merry, familiar, oft-repeated jokes. But as huge building sprang up in Holborn, and his reign was at an end.

Weston's Music Hall prepared the way for the Alhambra, as Evans' prepared the way for Weston's. At Evans', choristers from Westminster Abbey used to sing glees; there was some good "comic talent" usually engaged, and sometimes an Indian juggler. Everything was rigidly proper: the element that shocked the good old Colonel was left behind in the old Dust-Hole. But Weston's went a step further than this. Evans' was a kind of club The supper and company was the first thing: the entertainment was the second. But in Weston's it was just the reverse. Everybody, it is true, drank, smoked, or supped for the good of the establishment; but they paid for their seats as well, which at Evans' they did not. At Evans' the kidneys were irreproach able: at Weston's everything was vile. He centred his energies upon the stage. Here the inimitable Mackney first sang: here sprang into celebrity the immortal Cure. Here selections from operas were first bestowed upon a public which disdained to pay more than sixpence for its evening's entertainment. A great hit was mude, and rival establishments

came into life; the Oxford, the Canterbury, and finally the Albambra Palace. It was found that hundreds of young men preferred the music hall, where they could smoke and drini: during the performance, to the heat, discondert, and abstinence of the theatre. E. T. smith determined to make the music hall as close an imitation of the theatre

as he could within the law. He introduced the ballet and other entertainments of a semi-dramatic character. The theatrical lessees sued him at law for encroaching on their pri-vileges, but the Alhambra won the day; and lately a Parliamentary committee has been sitting to determine whether music halls and theatres should not be placed upon an equal footing. As I observed in a previous article, if this be done, the play-going public will in all probability be better served.

The man of fashion, therefore, in London goes only to one place of public amusementthe Italian opera. This institution has also undergone a revolution during the second quarter of the present century. Those who have had sufficient curiosity to

read the fashionable novel which Waiter Scott drove from its pedestal, and which Dickens has buried in oblivion, must have remarked that the opera is there always spoken of with a kind of awe, second only to that which is excited by the name of Almack's. The nabob who came from India with a bran new fortune, the country cousin who aspired to fashionable life, the young lady who had just come out, are represented as looking forward with a trembling heart to their first night at the opera. For in those days the opera was scarcely open to the public; admission could only be procured by vouchers; the entertainment was monopolized by subscribers and their personal friends. There were no cheap seats; the gallery was reserved for servants, If an "outsider," to use a vulgar but expressive word, ventured within those sacred precincts, he felt as if he had entered a private house without an invitation. Everybody seemed to know everybody else: the crush room was a rout: the private boxes 'received.''

But gradually the middle class rose into life: a class enriched by the Peninsular war, resembling the "shoddy" aristocracy, which is now infesting the hotels of Paris; Almack's fell, and the opera followed its example-as far as the exclusives were concerned.

It is still the fashion to subscribe, to be sure, and all persons of quality go to the opera, except the ladies in the set of the devout Lord Shaftesbury. But the rigors of price and of the teilet have been relaxed. In the amphitheatre stalls you may have a good seat for half a guinea, and go dressed as you please; and the gallery is only half a crown. The opera is much better than it used to be-that is to say, the orchestra is better, the mise en scène is infinitely better, the accommodations are better, the programme of the season is richer and more varied. If we have no one equal to Alboni, Catalani, Rubini, and Lablache, that is the accident of age; but the best singers in Europe are engaged, and the Italian opera in London is, without comparison, the best in the world.

The new system of the opera has undoubtedly been of service to civilization; it has spread a taste for music among clerks and shopkeepers' wives, who first went to the opera to see the lords and ladies in the boxes. and who remain to be enchanted with Rossini and Mozart. The music halls, in a humbler way, have probably done something of the same kind. The working man who used formerly to go to his club in the tavern pa.lor, and Inddle himself over beer and politics, now takes his wife and children to these places of entertainment, which degrade the taste of the playgoer, but which are at all events superior to the pothouse.

The amusements of the lowest classes are of a similar kind. They have their theatres and their music halls, which are cheaper, and the companies of which are composed usually of the superannuated and the novice. The lowest form of theatre is the penny gaff, where half-pence are thrown, instead of bouquets, on the stage; and where it is not uncommon for the leading gentleman to resent some pleasantry from the pit by offering to "have it out" with his critic upon the stage. The Ratcliffe Highway is a street in the neighborhood of Whitechapel, devoted to amusement. It is frequented almost exclusively by sailors, and rivals the celebrated streets of the same kind which are among the sights of Rotterdam and Hamburg. Almost every house is a dancing or singing saloon; and after a south wind has filled the ports, the scene is sufficiently remarkable to be witnessed once.

There is one event, and only one, which brings all classes of Londoners into contract with one another on terms of equality, and on neutral ground. The Derby Day resembles the Saturnalia of the Remans, and the French Carnival. It is a day devoted to the most absolute license, and to the wildest mirth. The road from London to the Epsem Downs is literally a mass of moving vehicles. The tinker in his spring-cart casts a critical eye upon the duke who passes him driving fourin-hand, and makes caustic remarks upon his equipage or his attire. His grace or his friends condescendingly rejoin, and penny flour-bags are sportively exchanged. All distinctions are levelled: the only person who can drive to the Derby without being "chaffed" is the heir-apparent to the throne. He is regarded rather as something to be looked at with curiosity, like the horses in the Paddock; and frequently on the course an individual in the humbler walks of life will leave his friends and stroll towards the grand stand, announcing that he's "just going to have a squint at Wales."

It must be acknowledged that the workingmen who go to the Derby do not display the 'menastic virtues" which Lord Houghton has politely ascribed to them; their buffoonery is of the grossest description; so much so that it is impossible to take a lady to the Derby. Their pleasantries, too, are without geniality: they are marked by excessive bitterness. Mr. Tom Hughes, who in a letter to the Tribune accounted for the frequency of colliery explosions by the fact that miners are generally without a vote, would no doubt assert that their defects are to be attributed to the same cause. But these are really the defects of the English character. English fun and English

wit are naturally coarse and cruel. It is certainly a more pleasing sight, in my humble opinion, to see a French or Italian crowd on a great holiday, than to go to Epsom. In the latter case the merriment seems forced; it is like that of actors on the stage; it is loud and boisterous, but unreal, as if it had to be "kept up;" till drunkenness steps in, when it becomes more expansive, and character is displayed. It would seem that the uncultivated British mind requires an artificial stimulant of a strong kind: take the agricultural laborer, for example; he is taciturn, sullen, and dull. Drink a pot or two of ale with him, and you find him rich in sly humor and in quaint proverbs and expressions.

One race is just like another so far as the horses are concerned; but the Derby Day stands by itself. As the moment of the great race approaches it is awful to contemplate that enormus crowd-the carriages massed in hundreds together; the great, black, moving crowd; the tiers of faces in the grand stand. A bell rings; the multitude surges and divides; a green road appears in their midst; far in the distance can be seen the prancing horses, and the gay colors of the jockeys. A bill rings, and there is a mighty shout; the horses gallop a few yards; then sllence, and a laugh; it is a false start. Then the shout is raised again; the horses are seen

| to start; they disappear behind the hill; they reappear; the colors can now be plainly seen: there is a yell from many thousand throats; on they come, a cloud of yellow dust rising from their hoofs; they pass like a flash of light and with a sound like that of a rushing wind. Another yell, louder than ever, but not from all; then silence, and a scattering of the compact mass. Carrier pigeons fill the air; horses are harnessed; the cries of the cakesellers are raised again; the organ-grinders begin to play; the negro minstrels dance and sing; all goes on as merrily as before. But the Derby is over, and the great event of the year has passed: fortunes have been won and lost. There are men who, as they return along the crowded road, must chaff the costermongers and drink champagne with their companions, while one thought strikes eternally upon their brains-settling day. There are men who, as they return with laughter on their lips, are contemplating with a firm mind the new life which they must soon begin to lead. "How shall I ever be able to tell her? It is not all gone, to be sure, and in five years, if I work hard, I may put myself all right. But poor Ned! he will have to leave school, and Julia must go out as a nursery governess, I suppose."

And there are men more miserable still, who, as they laugh and sing, are looking out upon the wilderness of hopeless poverty through which, when this day has passed, when their debts of honor have been discharged, they must wander cold and hungry till they die. And there are others who cannot discharge those debts; who have no green spot whereon to rest their eyes: around them is the deep, black, inexorable sea; but death cannot save them from dishonor, nor a crime expiate a

FINANCIAL.

## OTICE

TO THE HOLDERS

OF THE

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Due After July 2, 1860.

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Loan of March 1, 1833, due April 10, 1863.

" April 5, 1834, due July 1, 1862, " April 13, 1835, due July 1, 1865.

" February 9, 1839, due July 1, 1864. March 16, 1839, due July 1, 1864.

June 27, 1839, due June 27, 1864. January 23, 1840, due January 1, 1865.

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> JOHN W. GEARY, GOVERNOR.

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And the accrued interestfrom this date, thus paying the investor over 8 per cent. interest, which is payable semi-annually.

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