During his early London life, the cares of a business constantly increasing left Mr. Peabody little leisure for fostering friendships. No man ever gave his time and energies more exclusively to his vocation. He joined no city club, united with no association, accepted no official position in any one of those numerous organizations which abound among the merchants of every large metropolis, and scarcely made any acquaintances in social life. It is customary in Europe (far more customary than with us) for men of business to find relaxation from the exhausting toil of the cooler months, in a change of air and scene during the summer. Even among the clerks in the banks and warehouses a vacation from labor for several weeks is regularly granted once a year, or in lieu of that a leave of absence every Saturday during the hunting season to follow the hounds. To all this Mr. Peabody was a stranger. To a native strength of constitution, which required nothing beyond a night's sleep to recover from the fatigues of the day, he added a fondness for business, a love of the daily routine of the counting-room, that sought nothing bevond. He had no taste for travel, and has to this day seen far less of the Continent, or even of the United Kingdom in which he has resided for nearly thirty years, than many of our ambitious citizens who do the tour of Europe in ninety days. He was unknown at watering-places. For angling, or shooting, or deer-stalking, or fox-hunting, or the race-course; for a prize horse, or well bred hound, he has neither eye nor taste, nor ever had. He spent no money in agriculture or perfecting the breed of animals; risked no ventures upon inventions in the sciences or arts; held aloof from all schemes of social or industrial improvement; and made no pretense to literature or politics. In fact he was not, nor even pretended to be anything more than a singleminded business man, with a large circle of acquaintance, and but few or no intimate friends.

In later and more recent days, however, Mr. Peabody has formed closer friendships. Among these is one whose name as a successful American merchant in London stands second only to his, I refer to Mr. Lampson, recently knighted as Sir Curtis Miranda Lampson, for his services in behalf of the Atlantic Telegraph, but better known in Europe as the head of the Northwestern fur trade. In 1851. when not a dozen of the contributors to the American portion of the Great Exhibition had ever heard his name, Mr. Abbot Lawrence proposed him as the representative of the United States upon the jury of Agricultural and Horticultural Implements, to which place he was elected, and which he satisfactorily filled. To know Sir Curtis one must go to his counting-room. On the east side of Queen street, Cheapside, just out of the great thoroughfare of Cannon street, is a large, dingy warehouse, with closed windows and doors, lofts and cranes, where, twice in the year, take place the great auction sales of Northwestern furs. From January to July, and from July to January, ships both from the Atlantic and Pacific coasts are continually unlading their cargoes at Rotherhithe, to be carted to this grand receptacle of peliry. The vast grounds hitherto controlled by the Hudson's Bay Company, the hunting grounds of our Indians, and the frozen regions of Davis' Strait and Bailin's Bay, are taxed to pay tribute to the sagacity and enterprise of this one mercantile concern. Of beaver, chinchilla, fox, lynx, martin, otter, ermine, fisch, mink, sable, raccoon, seal, wolf, and black and grey squirrel skins, more than 5,000,000 are received at the Lampson warehouse every year. Subject as these skins are to damage from moths and moisture, beaten and combed continually to avoid the first, and dried by artificial heat to get rid of the other, the system required to make such a trade successful must be unintermittent in its application and without hindrance in working.

Mr. Lampson's history is that of a self-made business-man. Born in Vermont, of poor parents, associating himself in early youth with trappers in Canada, intrusted as agent with the sale of a cargo he had accompanied to London, and applying his knowledge gained in the chase to the selection of skins required in the market, he has risen to be the foremost fur-dealer in the world. The benefit of speciality in art, or science, or commerce was never better illustrated. The natural history of the animals of the polar regions is his forte. The color of the fur, dependent upon the season when it was taken; its length and texture, softness and strength; the removal of the coarser hairs, which depreciate its value; the discrimination of the Russian sable from the Hudson Bay, of the stone-martin from the beaver, of the Norway ermine from the Siberian, and of the Pacific otter from the American; the removal of the scent from the beautiful fars of the fitch and muskrat: the assortments necessary for the various markets, as the Russian sable for England, the fisher for Poland, the nutria for the hat-makers, the perwitsky for Russian cloaks, the red fox for the Greek and Turkish markets, the wolverine skins for Germany, and the chinchilla for France, are all parts of the knowledge he applies to his great and successful business. There is no instance in the commercial world where practical observation has been more thoroughly applied to the minute ramifications of an unlimited trade.

From the incipiency of the Atlantic Telegraph enterprise, Sir Curtis Lampson has been one of its principal capitalists and supporters. When others, on the failure of the undertaking in 1858, hastened to sell their stock at any sacrifice, he held on steadily to his. He called together the disappointed shareholders, encouraged the faint-hearted, combatted the despairing, invited the aid of experts and scientific men, advanced large sums of money to sustain the sinking credit of the Company, made his counting-room the rendezvous of the disheartened Directors, and encouraged new efforts by still larger subscriptions of money. To no man, not even excepting Mr. Field, either in a pecuniary or moral point of view, does the success of the Atlantic cable owe as much. He was never timid. In the darkest days his faith was firm. Beyond all others he incurred risks. Failures that seemed to the public irremediable were his incentives to new efforts. No difficulties appeared to him insuperable. Faults in construction, in paying out, and in repairing breaks in the cable; defects in signals, convections, insulation, coiling, and uncoiling, became subjects of his study. The recovery of the lost cable, at attempts for which the world jeered during three years, he made his particular specialty, and to no other man is that greatest achievement of modern science as much due. His Kuighthood, which is simply a decoration bestowed by the Queen as a recognition of meritorious service, neither ennobling his family nor inherited by his descendants, only stamping him, what he was all but in birth before, an Englishman, is an honor fairly deserved and nobly won.

Sir Curtis is six years in age the junior of Mr. Peabody. In person he is tall, thin, slightly stooping, with an easy address, and unusually intelligent countenance. His manner is quiet, with a ready flow of language, however, in a low but earnest tone. No man better tells a story or points a repartee. He is genial, accessible, humorous, strongly pay, and had been thrown into the Queen's

attached to his friends, and placable towards those who have aggrieved him. His benevolence, both in kindly acts and in alms, is proverbial. As a man of character whose long business life has been without repreach, whose opinions have never been disguised, and who

has sorupulously shunned untruthfulness and meanness, he has a reputation unsurpassed among London merchants.

Mr. Peabody's intimacy with Sir Curtis is said to have first arisen from a large pecuniary loss which they both willingly and honorably made in common. It was on this wise: - Each had purchased largely of certain railread bonds, and had recommended them to their friends, who bought more largely still. They had given their recommendation in good faith, and had proved it by their own purchases. Their friends knew this, so that when it came out that the bonds were worthless through some fraud in their issue, no one imputed blame either to Mr. Peabody or Mr. Lampson. This, however, did not satisfy the latter. friends had suffered, and his lack of judgment was the cause. He saw Mr. Peabody on the subject, told him he had concluded to relieve his friends by taking back their bonds, and persuaded him to do the same. No financial operation was ever more successful, for not only did it create unbounded confidence in capitalists towards the two American merchants, but had its influence in no small degree in causing the railroad company at length to recognize and liquidate its bonds. With the active partners in the firm of Bar-

ing Brothers, Mr. Peabody has always been on

terms of intimate acquaintance, though the

late head, Mr. Joshua Bates, was many years his senior in age, and the present head, Mr. Russell Sturgis, is as many his junior. The former rose to a social position almost upprecedented for a merchant, having, in fact, the entre of the most exclusive circles in the United Kingdom. He had, however, unusual facilities. He was the father of Mme. Vanderweir, wife of the Belgian Minister Plenipotentiary, and the most old and intimate friend of Queen Victoria. He had been a valued friend of the first Napoleon, and had received many marks of his favor. The House, of he was business chief, had had one of its members ennobled into Lord Ashburnham; another, Sir Thomas Baring, for many years a member of Parliament, and a third, Sir Thomas Thornhill Baring, once Chancellor of the Exchequer, and for many years Lord of the Treasury. He himself was more often consulted regarding Government loans than any man since the days of Sir Thomas Gresham, and played more successfully the double part of courtier and merchant. From the position he had attained in the commercial world, Mr. Bates was perhaps inclined to assume a patronizing manner towards younger aspirants for wealth and fame like Mr. Peabody, and yet, whether at his town house or his country seat at Sheen, no visitor was ever treated with more marked attention. Indeed, Mr. Bates was always the accomplished host. He had acquired many rare works of art, possessed a well-selected library, and had one room of the house at Sheen devoted to Napoleonic memorials. At the table the reserve of the counting-room was put aside, and few hosts knew better how to draw out his guests or to keep conversation at the medium which requires neither stimulus to excite nor gravity to check its flow. Mrs. Bates, whom no length of residence in Europe ever metamorphosed, threw her cheeriness over the circle, tempted the young men from wine at the table by the merriment of the drawing-room, sharpened their wit by her homely American sallies, and entered into every variety of game and legerdemain with the arder of a school girl. Those who have passed a day at Sheen, or a quiet evening at the house in town, will hardly forget the dignilled ease of the princely merchant or the homely naturalness of his wife.

Mr. Bates never had, perhaps never desired, a reputation for liberality, although he made some munificent gifts. He never gave from impulse or sentiment; never relieved a street beggar; rarely assisted his countrymen when in distress; and never put himself forward in any municipal or public charity. He retained his American citizenship to the end, though strong motives were presented to in-duce him to take the oath of allegiance to the Queen. His habits, tastes, methods of thought, prejudices, and choices were, however, all English, and during the last ten years of his life, his looks, bearing, and carriage, were

those of a portly English squire, With the successor of Mr. Bates in the house of Baring Brothers, Mr. Russell Sturgis, Mr. l'eabody has always stood on terms of more than pleasant acquaintance. His residence in London dates only from 1849, although his reputation as one of the foremost merchants in the East had been familiar on 'Change years before. Mr. Sturgis is one of the most accomplished men in London. Possessed of a fine figure and bearing, free from hauteur and arrogance, eminently courteous, easy and graceful in address, patient, gentle, and affable, having the advantage of a finished education and large experience, wellread, fluent in conversation, and, perhaps, more intimately acquainted with the details of the local commercial laws and customs of various nations than any other man in London, he has taken a prominent stand from the first among the merchants of the city. If to these qualities be added a genial nature, ready sympathy with suffering, and perfect sincerity, it will be understood why he commands paramount influence in his sphere with both Englishmen and Americans.

At the residence of Mr. Sturgis one meets a great deal of society, though his social posi-tion is not that occupied by Mr. Bates. In my day Mr. Sturgis had never been presented at Court, was not a member of any one of the leading clubs, and had not admission to the circles in which his partners, the Barings, were known. But in London, where what is best of the literary, political, scientific, and re-find world is in the same category of exclusion from Court, it does not much matter. The middle class of England furnishes the best society in the world. Why not? It possesses the intellect, cultivation, learning, travel, science, and taste of the Kingdom; the great bulk of its wealth, power, and iniluence; the names of Farraday and Murchison, Sedgwick and Carlyle, Dickens and Tennyson, Browning, Bulwer, and Astley Cooper; the bench, bar, and pulpit; three-fourths of the House of Commons and the gentry of the provincial counties and towns. A privileged class, like the English aristocracy, is necessarily exclusive and necessarily possesses a great power in the social life of the nation; but it no more makes or rules the society of the Kingdom than the clique of Beacon street rules that of New England, or the crems de la crems of the Fifth avenue the social circles of the South or West.

No American in London has the reputation for prompt and timely benevolence like Mr. Sturgis. He was never a member of the American Association, but he agreed at its start to pay a fixed sum annually for the purposes of charity into the treasury, which, it was understood, should be a commutation of the claims hitherto made upon him by destitute Americans. Such, however, it never Whenever an emergency arose, Mr. WAS. Sturgis was appealed to. A family had to be sent home by ship; an orphan must be provided for; a respectable man, visionary but honest, had contracted debts he was unable to

man of the Executive Committee of the American Association in London I must within two years have appealed to him twenty times, and never in vain. On one side of the large, gloomy business room, Mr. Bates, turning from calculations he was reviewing on his elevated desk, listened to every story half impatiently, and answered no, sometimes accompanying the denial with a pertinent and humorous speedote; on the other side, giving as patient attention as if the topic were a dishonored draft from China or a shipwreck of a cargo of indigo, Mr. Sturgis invariably replied:—"You have investigated the case and are certain there is no deception?" "Yes." "How much do you want, and what is it my part to pay ?" The answer was given, and a check for the sum named instantly drawn. It may have been instinctive charity, but it was unostentations, cheerful, ready, and looked lik e the charity of principle.

Mr. Sturgis is not far from sixty years of age. He is still in the prime of his powers, and bids fair to last about twenty good years. There is no man of greater mark on 'Change. His tall figure, slightly stooping, grizzly hair, smoothly-shaven face, fine head, keen eye, white neckcloth, quiet dress, and affable manner, as he stands in his usual place at midday, leaning against one of the massive pillars of the Merchants' Exchange, are as familiar as the statue of the old Dake to the business men of London. He is always self-possessed. His memory never fails him. Apparently at perfect ease, his eye and ear are awake to every topic of commercial news. To a stranger, admitted for the first time to this great bourse of the world, he would seem, in contrast to the anxious faces and earnest gestures of the crowd, to be a simple, uninterested observer; and yet he returns to Bishopgate street at 2 o'clock fully informed of the prices of teas, indigo, sugars, and other staple products, in the great markets of the world, and up in that most exact of business sciences-the day's variation in exchanges between the different cities of Europe.

The house of the Barings was founded by the grandfather of the first Lord Ashburton more than 150 years ago. The father of the same Lord Ashburton died in 1820. He then became the head of the house, having previously married the daughter of Hon. William Bingham, Senator from Penusylvania in the Fourth Congress. By this alliance came the American business, one great source of its wealth. The Baring family is possessed of great cleverness, allying its eldest sons to the best and healthiest blood of the Kingdom, and having for five generations been represented in Parliament and the Ministry by leading men. Considered in both its political and commercial relations, it is the foremost house in Great Britain. In the agency for Government loans, it is second only to the Rothschilds; in commercial transactions it is first. Cargoes from port to port of the Eastern world, which never came within 5000 miles of London; crops of indigo, rice, cotton, and tea in India, China, and Japan, which no member of the firm ever inspects; ventures in purchases and voyages to the principals in which it is a stranger; ships ashore and affoat, bound for birds' nests for China, or palm oil for America. or Para gum for Hamburg; enterprises for raising sunken ships in the West Indies, or importing silver ore from the Sierra Nevadas, or pursuing the whale fisheries near the Southern pole, are all creditors of the Barings, whenever they can produce anything real as security for advances. The wealth of the house is actually great, but relatively it is a hundred fold greater. It is told of Lord Ashburton, that in the financial crisis of 1837, which broke half the great firms of England, and shook the Bank of England to its centre, he not only sold all his stocks in the public funds and mortgaged his landed estates, but also brought his plate to the mint, to stave off the threatened insolvency of his house. In 1857, during two or three days when discount was refused at the bank to the paper of the Rothschilds and universal distrust reigned, whispers were in circulation about the Barings. Their acceptances for the day, always due at 2 o'clock, were not forthcoming. The city was in alarm. A thousand rumors ran from street to street. Favorite stocks in Capelcourt fell fifty per cent. in value. Crowds of people holding bills on the firm were assembled at the iron gateway in Bishopsgate street. For a time a draft on the Barings could not have been sold at half its nominal value. But the connections of the house-the Barings of landed estates-rallied to the rescue, and at 4 o'clock it stood on stronger ground than it had ever before occupied.

At the United States Legation, for the last twenty years, whoever was its head, Mr. Peabody, from his position as a leading American merchant in London, has always been a frequent visitor. With the late Abbot Lawrence, who himself was a successful merchant, and whose wealth enabled him to support a state in hospitality and official duties beyond that of either of his predecessors or any of eur Ministers who have succeeded him, he formed a strong personal attachment. With Mr. Buchanan, also, he was upon terms of close intimacy. At one time only, which has already been alluded to, when Gen. Sickies was Secretary of Legation, did any coolness exist between Mr. Peabody and the Embassy. The office of Secretary, though nominally and in salary far inferior to that of Minister, is very important, and gives to the occupant, especially if it has been held through a succession of administrations, a commanding position. He prepares and reviews State papers, is cognizant all official correspondence, is present at diplomatic visits, is familiar with all mooted international questions, has charge of the muteriel and personnel of the Legation, receives all visitors from the United States, controls the business pertaining to passports, conducts the necessary intercourse with the various Consulates, and, in case of the absence of his Chief, assumes all the responsibility of the Embassy. Of those who have successively received this appointment, no one has more ably discharged its duties, or better illustrated its importance, than Mr. Peabody's intimate friend, Mr. Benjamin Moran. Commencing his diplomatic life with the comparatively unimportant position of attache to the Legation, then filling with unwearied in-dustry the post of second Secretary, and now occupying with unsurpassed ability the place nearest the Minister, Mr. Moran has for twenty years done good service to his country. No Secretary of Legation has ever been as well informed in the duties of his office. Thoroughly acquainted with every subject of controversy between us and Great Britain which has occurred during the residence of our five last Ministers, personally familiar with the leading men of all parties in the United Kingdom, educated into all the details of diplomatic form and intercourse, courteous, patient, unassuming, and hopefully and pre-eminently loyal during the darkest hours of our great struggle, he is beyond value in the office to which he was unanimously confirmed by the Senate during the last Congress.

Mr. Moran is a native of Pennsylvania He practised law in Philadelphia with no inconsiderable success for several years, until forced by failing health to seek a foreign climate. Few men are better acquainted with American literature, and no one has done it

Bench Prison. In these and similar cases Mr. more signal service in Europe. His work, en-Sturgis was ready to do his part. As Chair- titled "Biographical Guide to American Literature," an octavo offive hundred pages, published in London by Trubner, in 1859, is an exhaustive digest of every branch of our science and letters, and has done more to make our books and their authors known to European scholars than the magazines and reviews on both sides of the water.

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Leaves Arch Street Wharf Leaves South Trenton Saturday, Aug. 1, 10 A. M. Saturday, Aug. 1, 2 P.M. Sunday, Aug. 1, 10 P.M. Sunday, August 2, 10 Burilngton, Bristol, and intermediate landings, leaves Arch street wharl at 8 A. M. Monday, Aug. 3, 12 M. Monday, Aug. 3, 4 P.M. Monday, Aug. 3, 4 P.M. Monday, Aug. 3, 4 P.M. Tuesday, 4, 4 P.M. Wed'day, 5, 1 P.M. Wed'day, 5, 5 P.M. Thursday, 6, 14 P.M. Thursday, 7, 24 P.M. Friday, 7, 25 Cents.

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