

At this period when monetary institutions have been the subject of legislative enactments, and when the wisdom of the Colony has been directed on this important subject, involving as it does, in the interests of the whole race from the poorest peasant to the wealthy capitalist, we think it may be useful to give a serial statement of the various National Bank Establishments of Europe, leaving the public to benefit by experience and draw their conclusions from this grand text, bearing in mind at the same time the alteration and expansion of commerce.

In our succeeding numbers, we will give our readers the history of the other Great National Institutions—the present commence with the oldest European Bank.

THE BANK OF VENICE.—This was the first of the banks in Europe—neither the date nor the circumstances which led to its establishment are exactly known. Historical informers say that in 1171, the Republic being heavily pressed by war, levied a forced contribution on the richest of its citizens, rivalling them in a perpetual annuity, at the rate of 4 per cent. An office was established for the payment of the interest, which in sequel became the "Bank of Venice." This might possibly be effected in the following manner: As the interest on the Loan to Government was always paid punctually, every registered claim in the book of the Office might be considered as a productive capital, and these claims, or the value of receiving this annuity must have been transferred by demise or cessation, from one person to another. This practice would in the course of time suggest to holders of Stock the simple and easy method of discharging their mutual debts, by transfer in the office books; and as soon as they became sensible of the advantages to be derived by this method of accounting, "The Bank of Venice" was founded.

The Bank of Venice was essentially a Deposit Bank. Though established without a capital, its bills bore at all times anagio or premium above the current money of the Republic. The invasion of the French in 1797, occasioned the ruin of the establishment.

BANK OF STOCKHOLM.—One of the most ancient—dates from 1637, and was established by the Government: its capital was 200,000 specie Crowns. It issued notes bearing interest at 4 per cent. It was borrowed at 4 per cent and lent at 6. It was so well administered that at the death of Charles the 12th, its capital had augmented to £5,000,000.

Another Bank was afterwards established and soon united to the first. They now made advances to the Government and to the nobility, increased their paper to £600,000,000 Crowns of copper, or about £8,000,000 of our Sterling. This issue was excessive. The Bank paper could not be liquidated, even in copper, and fell to the 9th part of its nominal value. In 1762, the Government sold the Bank notes for 80,000,000 of Silver Crowns, £3,000,000 St.

SCENE IN A CIRCULATING LIBRARY. Librarian behind the counter, throwing sheep's eyes on a very pretty widow who is looking over the catalogue. Lady.—What have you that is new and interesting?

Shopman.—"Bride and Wife" is new and the "Marrying Man" is very interesting. If you don't like that, allow me to recommend the "Favorite of Nature" or the "Vagabond."

Lady.—I don't think I should like either of those—have you got "Human Frailties" or "Ten thousand a Year"?

Shopman.—Yes, I have the "Ten thousand a Year," but unfortunately, not the second. Wouldn't you like "Firtation" or "The Devoted"? Have you had the "Capricious Father"?

Lady.—Oh yes, I've had that and the "Miserics of Marriage."

Shopman.—Here's "Live and Learn," "Thanks I to Myself," "A School for Widows."

Lady.—Haven't you got "Manners." Shopman.—Keep cool; here's "Match-making," "Love and Prudence," "Ruling passions." I am very sorry I can't suit you. "Very strange but very true." Do you like "My Sister Ann"?

Lady.—I can't say I do, better than "Blighted Ambition," but I think I will take "Romance and Reality"—or if I cannot get that, I will make the "Moneyed Man" answer.

Shopman.—You'd better have "Precaution" also.

Lady.—No, I have got enough. Good morning, sir!

And the lady left the "Irving" with a smile on her lips, which seemed a reflection of the polite and witty librarian.

Fry Good.—Speaking of Elster's "tears" in her farewell address, Peck says: "Tears used to be the dew of the heart's affection. Now they are, in most cases, drops of perspiration emitted by the heat of humbug."—[N. Y. Tattler.]

A Good Reel.—A man who had climbed up a chestnut tree, had by carelessness, missed his hold of one of the branches, and fell to the ground with such force as to break his ribs. A neighbor going to his assistance, remarked to him that he had followed his rule in these cases, he would have avoided the accident. "What rule do you mean," said the other, indignantly. "This," said the philosopher, "never come down a place faster than you go up."

Advantage of Planting Fruit Trees on Declivities.—Doddart first observed that trees pushed their branches in a direction parallel to the surface of the earth. If a tree stands on a steep, it pushes both towards the declivity; but on both sides it will preserve its branches parallel to the surface. As there is an attraction between the upper surface of leaves and light, I am also persuaded, though not equally certain of it from experiment, that there is an attraction of the same nature between the under surface and the earth. This I consider the true cause of the phenomenon. I had long observed that the most fruitful orchards and most fertile trees are those planted on a declivity, and the steeper it is, and though not quite a precipice, the more fertile they prove. It is well known that the spreading of trees always render them fruitful. On a plain they are inclined to shoot upwards; and therefore art is employed by skillful gardeners, and applied in various ways to check their perpendicular, and promote their lateral growth. But this point is obtained on a declivity by nature. There a tree bends its tendency to shoot upwards, and in order to preserve its branches parallel with the surface, is constrained to set them up a lateral direction. Hence the superior fertility of orchards on declivities.

ADVENT OF SIR CHARLES BAGOT.

It is now pretty certain that our new Governor General is on his way, and by the time this will have reached the eyes of our readers he will be rapidly nearing our shores. His Excellency Sir Richard Jackson intends leaving Kingston on Friday next for Quebec, to be in readiness to receive the Governor General on his arrival. His Excellency is expected, will descend the rapids in the new and beautiful boat called the *Union*, fitted with the Ericsson Propeller, and under the command of Capt. Wetherby. The Executive Council, in obedience to His Excellency's desire, will follow on Saturday, for the purpose of being present in Quebec to assist in the reception and swearing in of the new Governor.

Sir Charles Bagot, by late and authentic accounts from England, was to embark in the Steam Frigate *Slyx* on the 10th or 12th inst. He was to land at Halifax and be conveyed up the St. Lawrence by the *Unicorn*, if that vessel could be obtained for the service—if not, by the Steam Frigate. The *Slyx* is a new and untried vessel. She carries on her deck a heavy 88 pounder, and being like most of the class of War steamers, built more for strength and endurance in conflicts with the elements and the enemy, than for rapidity of transit through the ocean, we have no reason to suppose she will make her passage with the despatch which has heretofore attended the Cunard Steamers. Under these circumstances, allowing for a decent delay in the disembarkation, and introductions to the authorities and leading citizens at Halifax, Sir Charles Bagot cannot be reasonably expected at Quebec before the 7th or 10th of November. He cannot well avoid tarrying a brief space at Quebec and Montreal, throwing back His Excellency's arrival here in Kingston to a late period in the month of November.

The good people of Quebec seem to be forward and prompt in performing the duty they owe to the Representative of their Sovereign, so far as the duty of giving him a respectful, loyal, and cordial welcome is concerned. An invitation to the citizens to hold a public meeting to agree to an Address of congratulation, has been put forth, signed by M. Caron, the Mayor, by Messrs. Neilson, Parent, Aylwin, Black and many other politicians of note, representing various and conflicting sentiments. We sincerely hope this harmony of action may be the auspicious herald of a perfect accord of feeling between the adverse races in what was lately the Province of Lower Canada, and between all political parties of every creed and description in what is now happily the United Province of Canada. Kingston has her duty to perform in the way of hearty gratulation to the new Governor, and we trust she will be early in the field, and not unprepared when the moment for action shall arrive.

The task upon which His Excellency will enter in taking the reins of Government in this Country will be sufficiently arduous, and whatever can be done to smooth the path is due, as well to the nation's interests as to the individual to whose prudence and energy they are confided. The change of Ministry at home, furnishing fallacious hopes of a change of system to political parties here,—the death of Lord Sydenham in mid career, leaving yet incomplete some of the most important conceptions of his master mind, have certainly not tended to render facile the course of his present successor. Meanwhile it is a consolatory reflection that a steady, unswerving persistence in the political system of our late Governor General, the lamented Lord Sydenham, is the deliberate intention of his successor, of him upon whom the hopes and destinies of Canada now repose, and of the United Cabinet of England.

Accident to the Royal Mail Steamer "Niagara."—We regret extremely that this fine steamer on her downward trip on Monday evening last got aground in the Harbour of Port Hope during a tremendous westerly gale where she still remains. Hopes, however, are entertained that through the energies of her experienced commander, Captain Sutherland, she will be speedily got off and resume her place on the line. The Schooner "Brook," Captain Pezson, left Wellington Square at the head of the Lake on Monday last, with a heavy cargo of flour, wheat, and staves. She was overtaken with one of the heaviest gales ever witnessed by the oldest seaman on the Lake. She lost part of her deck load and made the Port of Kingston in 16 hours.

The steamer "Union," Captain Dimmond, made good her trip from Rochester to Kingston in the same gale.

In consequence of the fall of the water on Lake Ontario, being at least three feet lower than usual, it is probable that other Harbours will not afford the ordinary protection this season, heavy vessels being unable from the shallowness of the water to approach them.

Among the passengers by the Royal Mail Steamer "Columbia" just arrived at Kingston, we observe Lord Morpeth, late Secretary for Ireland—on a tour through the U. States and the British Provinces. His Lordship is eldest son of the Earl of Carlisle, and is in his 32nd year. He is allowed to be an accomplished scholar and an excellent man.

We understand that the Catholic College partly contained in the Park of Colborne in this place, is to be purchased by the Government.

ARRIVAL OF THE COLUMBIA. The Steamer-packet Columbia, Capt. Jenkins, arrived at this port at half past 7 o'clock this morning. She left Liverpool on the 20th, and made her passage in 13 days to Halifax, arriving on Monday morning at 7 o'clock. She left Halifax at 2 P. M. the same day.

The Columbia has had a very rough passage, having encountered heavy head gales a great part of the time. Capt. Jenkins is deserving of high credit for his ability in weathering the storms that delayed his passage.

The news brought by the Columbia is exceedingly interesting and important—the proceedings in Parliament are particularly interesting, as showing the measures which the Cabinet intend to adopt or abandon—it will be seen that the Government, which is so important to the great mass in Great Britain, is to be passed over entirely till the next session of Parliament in Feb. 1895. Notwithstanding the numerous petitions which have been got up all over the Kingdom, the Government will not touch the question. The new Corn Law, which is now in force, and a loan of three millions sterling has been authorized. Trade continues to remain in a depressed state in England, and the sufferings of the operatives are extensive in consequence.

The Britannia arrived at Liverpool on the evening of the 20th inst. The news created an unusual excitement in the metropolis and throughout the Kingdom, and has secured to it a prominent place in the public mind. The Queen will remain till after her approaching accession.

The freedom of the city of London has been presented to Sir Robert Spenser and Sir Charles Napier, the decrees of which were contained in letters made heart of oak, representing the fortress of Acre. A meeting was held on the 25th inst. for the election of Lord Mayor for the City of London, when Alderman John Pines, and by a large majority, was elected. Mr. Pines, returning thanks, said he was a little thought, 40 years ago, when he was Mayor of London, a poor boy from the banks of the Trent, that he should arrive at such a distinction. M. Laporte, for a long time manager of the Italian Opera, London, died of apoplexy, at his Chancery Lane, on the 25th inst.

Kinnell Hill, the splendid seat of Lord Dunsington, was destroyed by fire, through the carelessness of a servant, on the 25th inst.; the loss is £35,000, and the property was uninsured.

General Sir H. M. Stanley, who served in the Crimea, and was 75th at the Steam Frigate *Slyx* on the 10th inst.

Lord Morpeth has arrived from England, and intends to make a tour of four months through the United States.

It is said that the British Queen staidly is expected to visit Canada, and that she will be accompanied by the Duke of Devonshire.

Numerous large meetings have been held all over England, to petition the Queen to visit Canada, and to petition the Government to grant her a safe passage.

The cable line of the Atlantic and Pacific is now open to the public, and the first telegraphic messages have been received on this line since its opening.

A frightful and horrid murder, which excited great excitement throughout London, was committed on the 24th inst. by a Mr. Burdon, the landlord of the King's Hotel, Euston, by a woman named Blakely, who had married Burdon's wife's sister. The connection did not prove a happy one, owing to the misconduct of Blakely, and his wife had returned for her husband to a boarding-house. On the evening of the 24th Blakely, who was in the habit of deliberately killing his wife, went into the hotel, and shot her dead. The murderess was immediately arrested, and committed to the Mansion House, where she was committed to Newgate to wait for her trial at the Old Bailey.

Marcey has announced his intention to open the Theatre on the 27th of December.

Mr. Stevenson, the American minister at the Court of St. James, has completed his passage in the Great Western, which will leave for New York October 23.

IN PARLIAMENT. Monday, September 24. In the upper house Lord Brougham read a petition from the British and Foreign Anti-Slavery Society, complaining of the cruel and oppressive laws in force in Brazil and Cuba, by which subjects of the United Kingdom are persecuted, who brought and employ slaves on their plantations. The petition stated that the names and names were engaged in the purchase of slaves. That 600,000 slaves were taken to the trade of the West Indies, and that 1,000,000 were taken to the trade of the West Indies, and that 1,000,000 were taken to the trade of the West Indies.

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The new Chamber