

From Hogg's Instructor.

WORTH OF MONEY.

BY W. COX.

'RICHES are not happiness,' say many old prosers, generally 'well-to-do' in the world—granted; neither is poverty directly and absolutely misery; but if she be not, she is near akin—she is the 'mother of miseries,' and has, in truth, as swarming and ill-favoured a progeny, of all shapes and sizes, as can well be conceived, from full-grown evils down to small petty annoyances. As it often happens, the junior portion of her offspring are the worst to be endured; they have not the deadly stings and matured malignancy of the elder evils, but are more fretful, teasing, irritating and annoying; and are that set of imps that are perpetually pestering men in middling circumstances, or rather, on the borders or confines thereof, but whom an increasing deficiency of, and an increasing necessity for, the circulating medium, is gradually dragging down to that class of 'despicable vagabonds,' as Cooper's housekeeper calls them—the poor. Be not afraid ye men of millions, I am not about to make any draughts upon your sympathy; I am not about to attempt to draw, *a-la-Banim*, any fearful loathsome, haggard pictures of poverty and its effects. Such pictures do little good, and much harm—they have the tendency to sear and render callous the feelings, rather than excite pity, or open the well-springs of divine charity. Besides, the superlative is not my line; the positive or comparative is quite high or low enough for one who neither deals in celestial bliss nor ineffable woe, but is content to peddle in the small-ware of mere troubles and inconveniences.

To want money is to want 'honour, love, obedience, troops of friends'; it is to want respect and sympathy, and the ordinary courtesies of society; besides, occasionally, victuals. The possession or non-possession of it makes the difference whether life has to be an enjoyment or a task; whether it has to be a walk over a smooth verdant lawn, amid fragrant flowers and aromatic shrubs, and all things that minister pleasure to the senses; or a wearisome up-hill journey, through thorns and briars, and other ungracious impediments. It makes the difference whether you have to go bounding exultingly along like the free, full-blooded coarser, or wend your way wearily and slowly like the laden and despised pack-horse.

To want money, in a high state of civilisation, is to be a kind of slave; it is, at least, to be dependent on the whims and caprices of others, instead of indulging in all the pleasant eccentricities or originalities to which your temperament may prompt you; it is to have to rise soon when you wish to lie late, and to go to bed early in order to be enabled so to do; it is to have to live in unwholesome and anti-respectable neighbourhoods, and mix in daily communion with people whose ways are not your ways; it is to be a drudge, a hack, a machine, worked for the profit to be omitted in family celebrations, and roam about invitationless at Christmas; it is to have to put up with equivocal nods and recognitions in the streets—to have your friends look into print-shop windows as you approach, and suddenly bring their admiration of the engraver's skill to a period as soon as you have passed by; it is to feel all delicate sensibilities, all free generous feelings, all aspiring thoughts, checked and crushed within you by a petty but overbearing necessity; it is to have to suffer the greatest misfortunes and the most contemptible vexations; to have family affections and social friendships uprooted and destroyed, and to be obliged to be uncomfortably careful of coats, hats, and other habiliments. It is to live 'a man forbid'; or it is to become an exile from your native land—a wanderer in foreign and unhealthy climes, hunting for the yellow indispensable, until you are of the colour of the metal you are in quest of; until the temper becomes soured, the feeling deadened, the heart indurated, and the liver in an 'improper state. How beautifully has Leyden portrayed his own fate and feelings, and those of thousands of others, in that pure gem of poetry, the 'Address to an Indian Gold Coin':—

For thee—for thee, vile yellow slave!
I left a heart that loved me true:
I crossed the tedious ocean wave,
To roam in climes unkind and new;
The cold wind of the stranger blew,
Chill on my withered heart—the grave,
Dark and untimely, met my view,
And all for thee, vile yellow slave!

To lack money, is to lack a passport or admission-ticket into the pleasant places of God's earth—to much that is glorious and wonderful in nature, and nearly all that is rare, and curious and enchanting, in art; or if you do travel about in a small way, it is to have that most miserable, rascally, intrusive, and disagreeable of all companions, economy yoked to you; to be under a continual restraint from his presence; to feel unable to give your mind cheerfully and freely up to the scene before you; and, in the contemplation of a magnificent view, or a piece of hoar antiquity, to have the wretch whisper in your ear the probable cost of your pleasurable sensations; it is to have a continual contest carried on in your sensorium between pleasure and prudence; it is to submit to small inconveniences and petty insults at inns for the accommodation of travellers, where, above all places on earth, the men of money shine out with the most resplendent glory, and the unmonied become the most truly insignificant; it is, in fact, to have all your enjoyments diminished and annoyances aggravated; to have pleasure almost transmuted into pain, or, at least to have 'such shadow of vexation'

thrown over it as materially to change its complexion; and when all is over—journey done and expenses paid—it is to feel a sort of mean remorse as you reckon up your past expenditure, and ponder over the most probable remedial ways and means for the future.

The two things most difficult of discovery, next to the passage round the North Pole, are talent in a poor man, and dullness in a rich one; therefore to want money is to want wit, humour, eloquence—in fact, capacity of every kind; or, at the best, if they be not altogether denied, to have such a duty levied upon them—such an oppressive drawback—that the rich man with inferior wares, is able to beat the poor one whenever they come into competition. For instance, the most casual observer of men and manners must have noticed that in company a joke from a man of £5,000 per annum elicits more admiration, and produces infinitely more hilarity and good-humour, than ten equally as good from a man worth £500. Oh! it is perfectly wonderful, the raciness and point that an abundance of temporalities impart to a rather dull saying. Besides, a jest from a man in the receipt of a contemptible income, by some strange fatality changes its nature, and becomes little better than sheer impertinence. It is that sort of thing which grave gentlemen and prudent designate by the word 'unbecoming.' Now, all this, though visible to the meanest capacity, might puzzle a philosopher. He would be as unable to comprehend it as he would the curious sympathy which exists between sterling wit and superfine cloth, that mutually assist and set off each other. Many a quaint conceit and rare piece of pleasantry has altogether lost its effect, and fallen pointless in consequence of the speaker's garments not being of that texture, or possessed of that freshness which is altogether desirable. The moral, good reader, to be deduced from all this is, that you be not petulant and acrimonious because these things are so, but that, if endowed with a 'money-making disposition,' you assiduously cultivate it and then you will not need care whether these things are so or not.

The want of money, too, I am inclined to think, produces physical changes which have not as yet been sufficiently noticed by the faculty. It causes a gradual and considerable accumulation of bile, which lies lurking in the system, until the incivilities of friends, or the importunities of creditors, cause it to become completely vitiated or inspissated, after which a man, especially one predisposed to melancholy and contemplation, looks at every thing on earth through a pair of yellow spectacles. The unhappy patient becomes saturated, body and mind, with jaundice; he shuns the society of his fellowmen, buttons his coat up to his chin, pulls his hat over his eyes, deposits his hands in the pockets of his small clothes, and takes extraordinary long walks into the country. But even the fair face of nature becomes changed; the barrenness of his pockets throws a sterility over the landscape, deducting 'the glory from the grass, and splendour from the flower.' The blossoming of the earth is no longer pleasant to his sight, or the music of the merry warbles of the woods delightful to his ear. His 'heart is out of joint,' and all nature seems to be filled with unpleasing comparisons between his own state and hers. He talks about with lowering brow and upturned lip, an unpleasant discord amid the universal harmony and fitness of things. At this juncture let intelligence arrive of a heavy legacy left him by some appropriately defunct distant relative—and lo, the change! It is a dark cloud passing from the sun. Monsieur II Penseroso becomes L'Allegro in a twinkling. He draws his hands from the extensive vacuum in which they have been dangling, takes 'the yellow spectacles from his eyes, raises the hat from his brow, unbuttons his coat, and turns with a feeling of leisurely enjoyment to welcome the fresh spring breeze. The song of birds and the odour of flowers are again grateful to his senses. The Avulet ripples 'once more pleasantly to his ear, and the cheerful song of the lark finds a corresponding echo in his own bosom. He indulges no longer in speculations on the vanity and insufficiency of things, but hies homeward cheerful, free, enfranchised, independent. He orders an approved cookery-book, lies a-bed and studies it, and marvels, in a short time, how melancholy ever gained a footing in this mighty pleasant world. Oh, money, money! marvellous indeed are the changes thou canst produce! Would that I were a bank-director!

From Douglas Jerrold's Magazine.

A VISION OF OLD FAMES.

BY T. WESTWOOD.

I HAD a vision in the years gone by—
A vision of a vast sepulchral hall,
Reared on gigantic columns, black and grim,
And lit with torches of undying flame.
Around the walls stood pedestals, whereon
Were statues numberless, the marble shapes
Of warriors, dauntless chieftains, stalwart
knights,
That in the stormy battle days of old
Had won their right to that proud eminence,
And stood there crown'd. Majestic shapes, in
sooth,
Strong-limbed, stern-visaged, and with life-like
eyes,
That seem'd for ever glaring at gaunt Death
With a fierce mockery;—all mighty men,
Men of renown were they, foremost in fight,
Whose names were blazon'd in the scrolls of

fame,
For the world's worship. In their hands they
held
Great swords, or keen-edged axes, and each
foot
Was planted firmly on its granite base
With an immutable will, as who should say,
"We take our stand here till the eternal years
Bring us renewal of our glorious prime!"
Above them hung old banners, that had waved
On many a stricken field, and with brief pause,
A trumpet blast reverberate, awoke
The hollow echoes of the vaulted aisles,
With its victorious clangour;—whereupon
Those banners rustled, waving to and fro
As in the rush of battle, and a strange
And ghostly murmur seemed to thrill around
As if the marble lips of those dead men
Were striving to give utterance anew
To their old war-cries. And whenever thus
The trumpet-sounded, then methought I saw
The spaces of the hall on a sudden filled
With a dense multitude, all kneeling low,
All pouring forth the tide of their heart's love
And reverential homage at the feet
Of those crown'd knights of war.

Musing, I gazed,

Compass'd with saddest phantasies of thought,
Till slowly waned the vision from my sight,
Chased by the dawn, and to my waking ear,
With the first matin-song of happy birds,
Came rumours of great battles, won afar,
Harvests of slaughter, garner'd in by Death,
And honors by a world's acclaim bestowed
On our victorious generals.

Time rolled on,

And once again, in dream, I seem'd to stand
Within the portals of that hall of Fame.
Lo! change was busy there—change—ay the
grand
Calm fixedness that reigned supreme before
Had vanished wholly; in its place was seen,
Working its pitiless ravage, fell Decay.
Still burnt the torches, though with failing fires—
Still on their pedestals were ranged the shapes,
The effigies of those stern men of old.
But all the jewels in their crowns were dim,
And from the drooping brows of some the
crowns
Themselves had fallen; phantom-like they
looked,
An unsubstantial, ghastly, wan array.
Impalpable, unreal—their glowing eyes
Grown meaningless and void, their stately
bulk
Shrunk and shadowy—all their grandeur
gone,
All their proud bearing—scarce their meagre
hands
Could clutch the deadly symbols of their sway.
Their rusted swords and axes—tottering,
As if o'ermaster'd by a fate sublime,
They stood in act to fall;—and when the
trump
Broke the drear silence, not as erst it did,
In notes of exultation loud and long,
But with a feeble melancholy moan,
It woke no recognition, and so died
Into a silence drearer than before.
Wide open stood the portals, but in vain—
No throng of worshippers sought entrance there,
No knees were bent, no vows were paid: pale
Death,
And Desolation, and Decay alone
Stalk'd like avengers through the lone dim
aisles.
So pass'd the hours, till one by one the flames
Of the wasted torches flicker'd and went out,
And pitchy darkness hover'd over all.
Then suddenly, a mighty thunder peal
Shook the huge fabric—the tall columns rocked,
The solid basements trembled, and in the
midst,
What time the trumpet breathed its final blast,
A wail of lamentation and despair,—
Most like the cry of a lost spirit's woe,—
Down, headlong from their granite pedestals
Fell those false idols, while amid the din,
Methought I heard a solemn voice proclaim,
The voice as of an angel, clear and strong,—
"These shadders of men's blood, for evermore
Their glory hath departed:—God hath said,
Even God, the Lord Omnipotent hath said,
There shall be no more war!"

O blessed dream!

I look through the long vista of the years—
I see the forms of the meek men of peace,
The men with thoughtful eyes, and broad calm
brows,
That in their patient lowliness of heart
Have been up-lifted to the seats of power,

And from that eminence have scatter'd down
New light and wider blessings on mankind.
I see them wear the crowns of the world's love,
Its earnest homage, its enduring faith—
Wear them, not darkly in sepulchral halls,
But in the open sunshine, 'neath the smile
Of the sweet heaven. I look abroad and scan
The rich plains of the populous earth, its vales,
Its mighty cities; o'er the seas I look,
Lit up with white sails of the merchant ships,
And in the length and breadth of the fair world,
I see no lingering token of the reign
Of the destroyer, War. But to my ears
Instead, the burden of a solemn hymn,
Steals, floating upward from the souls of men,
Upward and onward still, from star to star,
Through all the spaces of the Universe,
"There shall be no more war!"—Oh! bless-
ed dream!

From the City, or Physiology of London Business.

THE ROTHSCHILDS.

THE Rothschilds are the greatest operators in foreign bills, their connexions on the Continent absorbing, we should say, by far the largest amount of the paper so offered. It has been stated, that their dealings in the foreign exchanges exceed an amount of £100,000 per week. Since the death of the father, the sons have carried on the business with great success. They are three in number, and usually attend 'Change together: always two of them, if not three, are at their accustomed place. The Baron Rothschild, the eldest, appears to be nearly forty years of age; the other brothers seem between thirty-eight. Once having seen the father, there is no mistaking the sons; the same peculiarity of Hebrew visage and heaviness of physiognomy; the same rotundity of person; the same apparent aptitude for business, mark the family, their race, and dealing. The wealth of the house is very great. It would, indeed, be indiscreet to venture an estimate. The loans that the partners are concerned in, the dividends they pay as contractors for many of these, and the extent of interest they have in almost every money operation on foot on the Continent, are a few of the items, illustrative of their immense resources. Their father made a considerable portion of his wealth by his speculations in the public securities, but his sons, it is said, do not transact a tithe of the same description of business. They almost wholly confine themselves to the more legitimate operations of foreign bankers, and, perhaps are the safer in the long run for it. Mr Rothschild himself notwithstanding the extreme success of his dealings in this respect, was once or twice within an ace of seeing his fortune shattered by them. However bad appearances might occasionally be, and however much he feared the result of adventures in consequence, a change in circumstances always luckily rescued him at the moment when there seemed to be no other than the dismal prospect of a heavy loss before his eyes. His sons appear less inclined to follow his example, and though they are now turning their attention to foreign railway shares, it is more, we should think, from the attraction of their position, as bankers, than a desire on their part to join in the present speculation. The business of the Rothschild Brothers is carried on in palatial counting-houses, in St. Switlen's Lane, King William Street, and the establishment consists of between thirty and forty clerks. On entering the place, you at once perceive the activity of the several departments, and are impressed with the notion, that, after all the amount of wealth concentrated in the firm is turned over with the extreme facility, considering the perfect freedom with which the dependants of these great capitalists go about their duties. But the difference is this: we are not in the *sanctum sanctorum*, where calculations are made, where the brain is at work, devising schemes for the future increase of wealth, and where instructions are given for perfecting those weighty operations for which the house is so famous; or else we might be able to describe a little of the labour and a little of the energy required in giving the first impulse for working out these transactions. Sealed doors are here, and prying curiosity dare not look in. The Rothschilds are decidedly the greatest people on 'Change. In business they are attentive, and, securing the best aid of the friends and advisers of their father, go on in a smooth and prosperous course. Out of business, they are men of pleasure, indulging in the luxuries of life and countenancing the sports of the field.

RELIGIOUS EDUCATION

The main-stay of religious education is to be found in our Sunday-Schools. The most earnest, the most devoted, the most pious of our several congregations are accustomed, with meritorious zeal, to dedicate themselves to this great work. All classes are blended together; rich and poor, one with another, rejoice to undertake the office of Sunday-school teachers. Many young men and young women, who have no other day in the week for recreation and leisure, with a zeal and charity (for which may God Almighty bless them) consecrate their little leisure on the Lord's day to the training of little children in the way they ought to go. Each has a separate class, and becomes personally acquainted with the character of each member of the class. He visits his children at their homes, walks with them, and, being a person of spiritual ex-