# Double Sheet Crescent.

NEW ORLEANS:

MONDAY MORNING, APRIL 28, 1856.


## EDITORIAL LIFE.

One of the subjects frequently alluded to, but little known—of great importance, and of some, though not sufficient, esteem, is that one with which we have prefaced these remarks—the life editorial.

In a country like our own, where the newspaper is, perhaps, the most omnipotent and omnipresent of all agencies—where it stands as preacher, chronicler, friend, politician, agent, king, and judge; rewarding the good, punishing the bad; encouraging progress, and stating the path and the goal of that progress,—it has the highest crown of any in the royal congress of labor. That it is without reproach, no one will assert. There are bad men, who subvert it to the lowest purposes; ambitious men, who direct it to mere political or pecuniary objects; insane men, who direct it towards what is impracticable and unattainable, as well as to what is undesirable. But the rule, by the verdict of that great jury which comprises our whole country and all of our countrymen—aye, even by the world at large—has been endorsed; so that now it is honorable, as well as responsible, and as influential as it is powerful. The very men who transform it from its true intents, and wrench it into wrong, pay the homage vice must ever render virtue, in so doing.

If an individual has made a grand discovery in mechanics, in philosophy, or in any other department of learning, what is his first step but to secure the hereditean agency of the press? If a grand deed has been accomplished, or a high thought evolved—if progress has been made in any department soever, from abstract philosophy to a patent mouse-trap—the world knows that the discoverer is never content with his laurels, unless they are placed upon his brow by the press. It is, in our grand human democracy, a Nemesis to the sinner, but Minerva, with all her glories, to the good, and a great stay and solace to the suffering.

What an illimitable field of labor is opened to it; and with how much zeal, how much ability, honesty and fidelity—through adversity, against opposition, without reward—does it march on towards the mark of its high calling; like an olden knight, panoplied all in steel, whose progress no power may prevent. There is suffering in the way for those by whom it is served—weak and weary in their everlasting work, to which that of Sisyphus was but a prologue and admiration. There is more than weakened nerves, wearied brain and a downsetting of all the physical agencies; for a thousand lions, and dogs and hyenas lie in his path, watching the banner-man as he marches—ready at all times to besmear his golden standard, though they may not face his trenchant falchion. There is the unending wrestle with the world, in all the mental and material shapes in which it can be presented, and with those shapes subdivided into personal and antagonistic ones. Friends must be defended to the death, though their thanks are more than they will repay for the labor. Foes must be fought, who will come to the encounter, armed with every weapon, to win their cause; and when the terrible combat is ended, does the herculgher lie down to repose and rest? New labors and other contests are waiting his taxed powers. He turns only to meet a fresh foe, on as bitter a field as the former, who must be hurled down by his arm—because the good, easy world, knows that he can do it, and gives no quarter if he yields once where he has conquered a thousand times.

And more is demanded the more is done. A piece of unreasonable news—an erroneous chronicling of one man's given name, or of one horse's best time—an inference which, for want of exact knowledge concerning all the premises, happens to be wrong—is visited with reproach and severe censure. The impossibility of perfection below is forgotten, and the Editor is expected to comprehend all the virtues, all the graces, all the heroism and all the goodness of the world. A thousand merciless censors sit around with jagged sticks, to torture him for the slightest failure.

So onward—ever toiling, learning, striving and seeking to improve himself and others, the Editor goes; crowded hard by importunities always—sometimes slipping, but leaping manfully to the front again, and marching resolutely, flag and sword in hand, into the coffin. And as the clods rattle over him, the world says—"Another Editor's dead—a decent fellow—wonder who'll take his place?" Wonder away! Who can fill the vacant seat? Not you—nor you—nor you—unkind, uncharitable, ungenerous, on whom his life has been bestowed. For the true Editor is not the thing of a day, but one who has been taught by time, by thought, by bitter pain and experience; and the crucible through which such go is so severe, that many perish in it where one lives—to die.



## THE CITIZENS' BANK OF LOUISIANA.

The extraordinary success following the reorganization of the Citizens' Bank, the unparalleled pinnacle of fame, the remarkable extent to which its operations have reached, the great advance in the value of its stock, the steady increase of its already vast business, have attracted a large share of the attention of the moneyed men of the country. To explain the true position of the Bank, the time and the causes of its being reorganized, which appear, from enquiries frequently made of us, not to be fully understood, and how it has attained its great and preponderating influence in the financial history of our city, are the reasons for the following remarks.

It must be premised that the inception of the bank dates as far back as twenty-three years; that the original charter was granted in April, 1833, under the state administration of Gov. A. B. Roman, with a capital of twelve millions of dollars, which capital was to be raised by the novel process of loans on bonds to be issued by the bank; that the amount to be subscribed by stockholders to raise the capital was $14,400,000 on 144,000 shares of stock, to secure the capital of $12,000,000; that the subscriptions were to be guaranteed, secured and pledged for by mortgages on real estate. On the faith of these subscriptions, pledges and mortgages, the bank was authorized to issue its bonds payable in fourteen, twenty-three, thirty-two, forty-one and fifty years. A tolerably long time to trust an incorporated association of individuals, though some of the best and most productive property in the State, as well as some of the most valueless and unproductive, was secured to cover the capital.

The citizens of New Orleans were entitled to subscribe for $8,400,000, and the county for $6,000,000. It will be remembered with what avidity the stock was taken. Every owner and proprietor of a vacant lot, whether dry or under water; proprietors of old and tenantless buildings, with some good proprietors, imagined that the millennium was really approaching. The bank was also authorized to advance money to build houses, and particularly to prescribe the materials of which the roofs should be composed. It was authorized to take stock in the Lake Borgne Navigation and Canal Company—to build a railroad from the Mississippi river to the Gentilly road, and other privileges, enough to bankruptcy bankrupt the world, were granted. It was intended to be a real *Credit de Mobilier*.

The bonds of the bank on which the capital was to be raised were duly engraved, and were about as beautiful an specimens of artistic skill as were ever issued from an engraver's hand. To look at them was considered equivalent to having the cash for them, and it was surmised that all the bank had to do, was to ask and receive. Agents were dispatched to the chief financial markets of Europe to sell these bonds; but on the first tender they were rejected, from the fact that the faith of the State was not pledged or identified with them, as was the case with the bonds of the Union Bank and Consolidated Association. Here was a dilemma for which the stockholders were not prepared, rendering inoperative all movements towards organization. After several attempts to obtain the faith of the State or the State's endorsement on the bonds, the Legislature, in 1836, three years afterwards, granted the security of the State, and finally, in the summer and fall of 1836, a sufficient amount of bonds was disposed of to enable the bank to go into operation, though many modifications and amendments were made in the new act—all going to show the impolicy and impracticability of establishing a sound banking system on mortgages of real estate. The bank was also authorized and compelled to establish in different parts of the State seven branches or offices of discount and deposit. This was sufficient to harrass and cramp any bank, as experience had already proved by other banks of the city.

To review the movements and the monetary condition of the country, from 1837 to 1843, is not our purpose, nor have we room. Suffice it to say the Citizens' Bank went into liquidation in 1843, causing great disappointment to its stockholders, and entailing on the community a share of the manifold evils and difficulties arising from the overtrading, overbanking, in the years 1835, '36 and '37, brought about in part by the mischievous and dangerous policy of the deposit bank system adopted in 1833 by the General Government.

Under the acts of the Legislature of 1842 and 1843, the bank went into the hands of commissioners of liquidation, was blotted from the rolls of financial credit, and entirely forgotten except by those who had become stockholders by subscribing and mortgaging their property. During the interval from 1843 to 1850 the best stockholders were changing from those of strictly good personal responsibility to those of a weaker kind—the wise and chary evinding at all times a disposition to get rid of their stock by disposal, transferring even at a loss. The interest on the bonds was not punctually paid, and the indications were that many stockholders would be hopelessly and irrecoverably ruined, without the State being any better provided to redeem its obligations granted to the bank when they became due.

Seven years ago—say July, 1849—the condition of the bank was indeed despondent, its liabilities being $7,066,451, and its assets $6,435,488, showing a deficit of over $600,000.

At this period it was conceived the bank had not forfeited its charter and privileges. Suggestions were made that it could be revived; many of its stockholders contending that the constitutional obligations could not interfere, because the charter of the bank had never been taken away by the Legislature. Great opposition was brought forward to prevent any revival, and the friends and stockholders of the bank were equally strenuous in sustaining their views and strengthening their intentions to re-organize. But still it was deemed the part of prudence and wisdom that the approval of the representatives of the people in the Legislature should be secured before the project should be carried out. So strong were the appeals, so powerful the arguments educed in behalf of the country stockholders that the measure received the legislative sanction, after being warmly and strongly urged by the managers of the bank; and in 1852, the act for re-organization passed both Houses of the Legislature, but met with the veto of the Executive, and was returned to the Senate, when it afterwards passed both Houses and became a Law, much to the gratification of the proprietors of the bank. And, to make the act of the Legislature more binding, an express clause was inserted in the Constitution of the State, adopted in 1852, granting plenary powers to the Legislature to pass such laws as might be deemed expedient for the relief of the Citizens' Bank.

From that date the bank may be considered as being introduced to the financial and commercial world as a new bank with a cash capital of one million and a half of dollars; $500,000, or one third, was to be subscribed, and made up by the mortgage department or stockholders of the old bank, and one million of dollars by cash subscriptions from the public; and entered on what has, thus far, proved a most successful career.

After this, however, of receiving subscriptions for the 10,000 shares, the proceedings, or rather success of the undertaking, were regarded with great doubt; and it was weeks before the public could be prevailed on to come forward and subscribe for the stock. The antecedents and prejudice against the old mortgage bank were strong, and had to be overcome. But the entire stock was finally taken, and the bank commenced business in February, 1853. To go into full details of its unexampled success, is but our purpose; the object of these remarks being to give some stockholders of the old bank, residing in the country, a brief expose of its history, and to relieve the anxiety felt regarding the payment of the bonds of the State and the ultimate profits.

From the lucrative business which follows the course of the bank, there is not a shadow of doubt but that the assets of the old bank, with the profits of the third interest in the new bank, will be realized in time to redeem the bonds now out; and, after the final liquidation of all old liabilities, there will, in all probability, be a great surplus for division, of which the proprietors of the old stock will receive their pro rata share; so our country friends' fears are entirely groundless. Besides, the old stock has been sold at a premium of 7½ per cent., and, for further information to those who do not understand the relative positions of old and new stock, we have to state that the charter of the bank has thirty years to run, and its reserve or surplus fund will, at that time, unless it is divided and appropriated, reach five millions of dollars after paying yearly dividends of 10 per cent. per annum—calculating the surplus profits to accrue at the rate of $170,000 per annum, which is about the ratio of the last six months—though, perhaps, every year's business may not be as profitable as the present. Yet it must be considered that the reserve fund will be yearly accumulating from the ordinary profits of banking.

The mortgage department, at the present time, stands as follows:

LIABILITIES.

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|---|---|
| Capital of the bank being due for the bonds of the State | $5,321,283 |
| Proportion of capital to new stock | 200,000 |
| Apparent surplus | 191,357 |
| | $5,054,840 |

ASSETS.

| | |
|---|---|
| Real estate | $95,670 |
| Loans on mortgage | 3,625,630 |
| Long loans, pledge | 942,540 |
| Loans and discounts on capital | 853,128 |
| Other assets | 813,423 |
| Protested paper | 345 |
| | $6,014,840 |

Thus, it will be seen that there are actual profits now on hand. The directors of the bank discount or loan from time to time; and there is not the remotest probability but that the profits will be ample to redeem the bonds as they mature, or perhaps they may be purchased before their maturity. It is not drawing upon the imagination to assert that there will be an enormous surplus to be divided between proprietors about the years 1860 and 1866. Whether those who entertain doubts of its division will be present to receive a proportion, is a question not to be readily answered at this time.

We avail ourselves of the occasion to express the opinion, that it is a violation of all true banking to establish banks on mortgages, or borrowing capital to loan out to still more needy borrowers. Although the Union Bank of Louisiana did successfully meet and pay the bonds issued for its benefit, and return to its stockholders a handsome profit, yet there were the Citizens' Bank and Consolidated Association to overbalance any benefit the country may have derived from their contemporary; and, moreover, in all the history of real estate banking, we believe the old Union Bank was solitary and alone in successful termination. It will be the greatest curse which could be inflicted on our State, should mortgage banks ever receive hereafter any countenance from the people.

[For the Double Sheet Crescent.]

## Post-Mortem Cogitations.

BY ONE OF THE "SHIPS."

The first ten years of my post-mortem existence having just expired, I am permitted once more to gaze on mundane affairs and re-enter the sphere which separates me from mortals. What a change has taken place since I left the earth! Let me visit the churchyard! Ten years ago, it contained but a few graves scattered here and there; now, it is covered with my old and dear friends of former gladsome years! Let me read: "To the Memory of Jeremiah Hicks." My oldest and *best* friend! Poor Jerry! Well do I remember when we left school, our hearts beating with the anticipation of a brilliant future, you clasped me by the hand, and wished me long life and prosperity; how little did you then think that our mortal being would lie in the same churchyard, so soon! Here is another beautiful monument to a "fair and lovely one"—*Marina Marie!* My first boyish love! as pure and chaste as the marble which now covers her fair clay! Dear companion of my youthful joys and cares!—sleep on!—a kindred spirit watches o'er thee! I can go no farther; every stone bears direful intelligence of the transitory existence of all things mortal, and my spirit finds nought but sorrow here.

What dirty little grave-stone is that—peeping from yonder bed of noxious weeds? It looks as though the idle schoolboys had been using it for practical lessons in sculpture. The grave, no doubt, of some poor neglected mortal with whom friends were few:

TO THE MEMORY OF
JOHN Q. SMITH, ESQUIRE,
Who departed this transitory [large piece broken off]
March 6th, 1844.

*Requiescat in pace(chse).*

My own grave! What can have happened? Has she whom I so loved on earth given up her mortal being? It must be so, for if *she* still lived, the grave of poor Smith would not be thus neglected. I will visit my former home, and there, no doubt, will learn the cause!

This must be the house—I cannot be mistaken. The old elm tree, planted by my father's hand, waves its majestic head as in days of yore; the little duck pond, where I've united in the boyish sports of my darling child; and even the little wren-box on the wall, placed there with my own hands—all are here. But the doorplate, it does not read "Smith"—but Jenkins? What Jenkins? Oh! I see, my wife *is* dead, and Jenkins has bought the property! I will enter, and learn further. They have a new hall lamp—and my beautiful painting of Thomas Jefferson is replaced by one of General Harrison. I will go into the dining hall. There is a bright fire burning on the hearth, and a breakfast table with one—two—three—four—five—six chairs and a high one! Hoark! some one enters; as I'm a living *(dead)* man, it is my wife, as fresh and blooming as when I first pressed her to my bosom as my life's companion! And there's my old arm-chair seated before the fire, and my slippers warming! Dear Angel! she still continues the custom in remembrance of her beloved Smith. But the six chairs? my family was never that large! Ah! she has some of her kinsfolk on a visit. Poor creature! she always was blessed with a multitude of dear (?) but *poor* relatives.

List! I hear merry voices in the hall as of children! Now will I enjoy that greatest of earthly felicities, that of communing, though in silence, with the happiness of those most dear. They enter, and are clinging to a man with a large moustache—Jenkins, the baker, who enriched himself by selling three-quarter pound loaves for a pound! He calls Mrs. Smith "my love," and she him "my dear!" Oh! that I could make myself apparent—this is insupportable! Now he puts on *my* slippers; seats himself in *my* chair—and now he's kissing *my* wife! I'll listen to their conversation.

"My dear," said Mrs. Jenkins, (for so I shall now call her) "Benny is sadly in want of a new hat," at the same time patting a large specimen of babydom on the head. "Go to pa and ask him pretty, for a new hat, my cherub."

"Pa, won't you buy me a new hat?"

"To be sure I will," said the baker, as he clasped the cherub in his arms. "but tell pa what you was doing all day yesterday?"

"Well, I was up in the the garret, looking at all the pretty things ma's got up there. She's got some pictures, she has, and I like pictures. But there is an old man up there with red whiskers—Jenkins, he was a. too man, and I punched his eye out, I did—he's an ugly man!"

"Oh! the darling!" exclaimed Mrs. Jenkins, as the *cherub* underwent a second process of hugging. "that is the lamented Smith's portrait. How singular it is that children have such an aversion for eccentric people—and Mr. Smith was *very* eccentric. By the way, this is the tenth anniversary of his death, and I have not seen his grave since the day I let the church people have the fine monument I built over him, for their dear, deceased pastor. It was a good work, and I knew that poor Smith would sleep as well in his grave without it, besides, he was such a splendid preacher of economy when living, that I had fears of his haunting me for my extravagance. His grave must need attention now though."

"Yes," replied the baker, "it is completely disguised now. I passed through the churchyard this morning, and it is a horrible picture. Weeds are growing all over it, and as for Mr. Smith's "transitory existence," nothing is left but the *transitory*, and his *requiescat in pace* has been rendered by the idle school-boys *requiescat in patches*."

"Well, it is good enough, anyhow."

I then listened to a long dissertation on the "peculiar oddities" of poor Smith—"his odious children," and disgraceful cognomen," until I wished that the Smith's had never existed—banished all curiosity for *visionary* visits, and have resolved on re-entering my proper habitation, and never again run after the vanities of mortality.

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If you will now visit the village of B——, you will see a new tombstone usurping the place of the old, which, notwithstanding "Smith's *peculiarities*," was placed there by one of his immediate descendants.



## WASHINGTON CORRESPONDENCE.

[FROM OUR SPECIAL CORRESPONDENT.]

WASHINGTON, April 26th, 1856.

The House has, at last, gotten through with the Deficiency bill. On Friday, the finishing touches were given to it, and it was sent back to the Senate. There are yet some few items about which the two Houses differ—but these differences may be easily reconciled by a committee of conference. It involves appropriations to the amount of upwards of four millions of dollars.

The Senate, on Friday, was entertained with a long and very able speech from Senator Weller of California, in advocacy of the construction of a railroad to the Pacific. He maintained not only the constitutional power of Congress to construct the road, but made an able argument in favor of its expediency. He did not advocate any particular route, but suggested a main trunk with collateral branches. He asserted that such a road would, without doubt, yield an annual dividend of thirteen per cent. upon the investment; and that, estimating the number of passengers at sixty thousand a year each way, there would be an annual saving of time and money of eleven millions of dollars. He enlarged upon the great mineral wealth of California, the extent and value of our Pacific possessions, and the necessity of such a road for purposes of commerce, as well as for the safety and general welfare of the Union.

The bill, authorizing the construction of the road, has already been reported from the committee, and is now in process of maturity before the Senate. After the conclusion of Mr. Weller's speech, Mr. Seward obtained the floor, and the further consideration of the subject was postponed to the 20th inst.

I could not help thinking, while Mr. Weller was delivering his speech, what an egregious humbug modern democracy is. It is true I have often thought so before, and with good reason; but it struck me with peculiar force while he was making his profound and convincing argument in favor of the constitutional power of Congress to build this Pacific road. There has not been a National Democratic Convention, for the last thirty years, that has not bitterly denied this power. There has not been a State Democratic Convention, within the same period, in any of the Southern Atlantic States, that has not done the same thing. And yet, this party, in the face of their repeated declarations, appropriates, annually, millions of dollars, either in money or land, to do that very thing that they are forbidden to do by every platform they have ever made!

They will tell you that Democratic principles are eternal and immutable—that they are the same in Maine as in Louisiana, in Virginia as in California. Notwithstanding which, it is notorious that the Democracy of Virginia and Carolina are opposed to all schemes of internal improvement by the General Government, while the entire Democracy of the West and the Northwest are as firmly in favor of them. It is equally as notorious that Virginia is opposed to distribution of the public lands, while the West appropriates millions of acres every year. In the South, the Nebraska bill is advocated by the Democracy on account of its recognition of the right of popular sovereignty; and in the North, it is advocated by the same party, because it is "a proposition in favor of freedom," and under its operation "not another slave State will be added to the Union, though we should acquire *the whole of Mexico!*" Still, Democratic principles are eternal and immutable!

Thus, they are not even agreed as to *principles*—to say nothing of measures. The Virginia reading of the Constitution denies the power of Congress to build a Pacific railroad. The Western reading asserts it. Senators Butler and Hunter have both made elaborate speeches *against* the constitutionality of the Pacific railroad—and Senators Weller and Douglas have, with equal confidence, *affirmed* it. Yet, all of them are patent Democrats, and their respective devotees march to the polls, side by side, and vote as lovingly together as if they had never disagreed on a single point in their lives.

It may be asked, why proclaim one thing in a platform at Baltimore, and practice another in Congress at Washington? The answer would puzzle any one not familiar with the frauds, deceptions and hypocrisies of modern Democracy. But it is done simply to deceive and delude the people. Western Democrats will not hesitate to adopt any kind of platform that the East may propose, when they know that the platform will be utterly disregarded a week afterwards at Washington. As long as they get the substance, what care they for the shadow? As long as they can get millions of acres of land and dollars of money, every year, for internal improvements and other purposes, what objection have they to pacifying the East with the enunciation of a barren principle? Observe the beauty of the operation. The East gets the platform—the West the money. Both parties are satisfied, and drown all objections with enthusiastic shouts of "Democracy forever!" "*Vive la Democratie!*"

Both Houses of Congress adjourned over from Friday to Monday. On Saturday a large number of the members, together with the President and his Private Secretary, went down to Annapolis to visit the new war frigate, Merrimac. I understand that they were all much pleased with her appearance, and passed the day very agreeably in wishing her a glorious career, in copious libations of Heidsieck, Otard, Lager-beer and Wolfe's Schiedam Aromatic Schnapps.

By the arrival of the Africa at New York on yesterday, we have four days' later news from Europe. The signing of the treaty of peace and the close of the war in the East, will be a serious disappointment to our miserable Administration. The only hope of Mr. Marcy was that the entanglements of European politics would so absorb the attention of Great Britain as to prevent any interference by her with the issue of affairs in Central America. That hope is now destroyed. Mr. Marcy's policy for the future, will be to procrastinate and put off any conflict of purpose between us and Great Britain, until after the inauguration of the next President. If he can escape from his present position, without being in any manner involved in the dreadful affairs of war, Mr. Marcy will be a happy and a grateful man. It matters little to him how much the honor or the interests of the nation may be compromised. These are regarded as of but secondary importance, as long as an illustrious Premier is allowed quietly and peacefully to enjoy the spoils of office. Incomparable Marcy!

There is nothing more sickening or disgusting, at the present time in Washington, than to witness the various and complicated intrigues and pipe-layings, now going on here, relative to the Democratic candidate for the Presidency. The city is full of political intriguants—each engaged in an effort to advance the fortunes of his particular favorite. Plots and schemes would do credit to a Machiavelli or an Ignatius Loyola, are hatched nightly and daily from the teeming brains of political adventurers; and the Presidential stock market witnesses all the fluctuations of Wall street or the Bourse. One day you will hear that Buchanan is certain of the nomination—the next, that Pierce has everything fixed—and the next, that Hunter has it in his breeches pocket. Every convention that has the appointment of delegates to the Cincinnati Convention, is attended by emissaries from this city, seeking to control its action by false representations of public sentiment. Politics have degenerated into a miserable scramble for the spoils of office; and any man is ridiculed who is suspected of holding his political affinities by reason of any devotion to principles or to patriotism. For this state of affairs, we are indebted to the Democratic party. From its very inception, that party has annually lowered the standard of political morality.

If Edmund Burke, even in conservative England, had to exclaim in the bitterness of his heart, that "the days of chivalry are gone," how much would he have suffered to have witnessed the demoralization of politics in this country! The mass of the people do not know how they are bought and sold, like stock in the shambles, here in the political exchange of Washington. If they did, I have that confidence in their intelligence and patriotism, that I am certain they would contemptuously reject and disregard the demands of their leaders and restore the reigns of government to men of honesty of purpose and purity of intention. Until the people rise in their majesty, and drive off the whole pack of place hunters and spoilsmen, this state of affairs will continue, and will annually grow worse. Presidents will continue to be made by politicians, and not by the people. But the remedy is still in the hands of the people.

The best thing that the Democratic party of the South can do, in the present crisis of public affairs, is to make no nomination, but go up like men and vote for Millard Fillmore. It is unnecessary to divide and distract the South at this time. All that the South asks is, a man who will respect the Constitution and the laws. Such a man Millard Fillmore is, *inter alia* in cute. The Democracy of the South now have a chance to illustrate their professions by their acts. We shall see whether they will continue to submit to the tyranny of party leaders—or whether they will consider their obligations to their country superior to their obligations to their party. Unless popular government be a delusion, the issue cannot be a matter of doubt. BRUTUS.

## LETTER FROM THE COUNTRY.

LOVELY VALE, April, 1856.

*Dear Crescent:* I can scarce hope a few lines from the pen of a *country lassie* will be honored with your approval, but happening to see a "Crescent" of the 14th ult., I was attracted to read the letters from "Crescentia" and "Claire" within its columns.

Matrimony, the burden of those letters, is the inspiring theme of my own. I cannot deduce from experience, prospective like "Crescentia," or conclusive like "Claire," for I am a sojourner in the dreamy *expectancy* of Lonely Vale; but "I have wandered in dreams," and the former's denunciations mingled with her ideas of dear "Hal's" perfection, and the latter's equally mystifying inference from a fairy vision compared with her own treble felicity, have twisted my preconceived opinions somewhat awry. What do they mean? That every one who weds is to be miserable save themselves, and that all love-favors have been bestowed upon them?

Perhaps I may as well tell you at once, dear Crescent, that I am "in favor of Union." Not that I would be homeless in proclaiming an opinion your city girls would *feint* before acknowledging, but because I am as honest in speaking my mind as I am in sharing the opinion of ninety-nine in every hundred.

We all have a long life in *expectancy* before us. In youth, life is full of freshness and beauty; the promises of opening years are fair. In youth we seek pleasure. It may be but a weary chase after a butterfly, whose gaudy beauty lures us on while it slips here and there from the nectarine flowers, as poising itself on gauzy wings it leads us in its wake.

There are passions every day sweeping over the heart, of pride, ambition, envy; passions which are consuming, or perchance like feverish pleasures; passions, which either brighten or destroy the life of him who harbors them.

Every life has also its cares. Care is a boisterous sea upon which all must launch, and where all must struggle in the restless current.

*Time* comes with his repelnant hand and marks the brow, once smooth and fair, in lines of age; withers the cheek, dims the eye. He lends his victim down to the banks of a dark and dreary river, sullen in its own cold depths, and bids him enter, where his struggles only cease as he is rescued by angels on the other shore.

But what has *matrimony* to do with all this? Much, at least in my opinion; for there is one element, the necessary accompaniment to the wedded state, which harmonizes all things—love. And all love is beautiful, whether it be the love of nature, love of mankind, or that *single* love which is pure, natural, elevating; which is born of the heart's wealth, and is capable of ennobling and enriching all who are admired with its presence.

Love unites pleasure and utility, love cools the heat of passion, tempers the fiery imagination, love lightens care, makes toil easy; love sees in the finger marks of time only cause to lead gently the aged through the downward path; and love stands by the bank of the dark river and cheers the departing with words of hope.

This is the love of our parents for one another, our love for them, theirs for us. How far the domestic fireside of comfort and confidence, of sunny faces and of sunnier hearts, transcends in its fullness of life, the lone, still retreat, of an old bachelor or an old maid.

Old bachelors' "clubs," and wines and cigars, will never fill up the uneasy *void* in the heart, will never smooth the wrinkled brow, or lead gently to another life; will never stand by his deathbed in forms of love, and waft him over the stream with breathings of peace.

Old maids' scandal and snuff, will never yield them sunny memories to cheer their gloomy hours; never lead them to another life in sweet patience.

Everything in nature seems to teach that in single life we outlive pleasure; passions, of an ennobling nature give place to sordid and selfish ones; cares unshared wrinkle the brow and bow the form prematurely; and age is a burthen that few care to assist in lightening. Pestus says

"Love is a habit: and when people learn to break
The results are still to be seen."

Loving is a habit, and when people learn to break the motives of the habit of living, they will also learn to dispense with loving; and I am inclined to look upon matrimony as the flowery chain whose links are formed of all the lovely and holy attributes of human nature.

When I see my glad-faced uncles and aunts, my contented looking friends who are living *under bonds*, in contradistinction to the wizen-faced old bachelors, vinegar-faced old maids who pull the hair of, and pinch little children, because they have none, can you blame me if my castles are *peopled*, and if I am "in favor of union."

There may be poison in the cup matrimonial which is not visible through the sparkling wine to eyes unused to it; but as your city-bred girls are so world wise, I hope they will benevolently bestow a word in season upon yours and theirs, open to instruction and advice. KATE INGLEBY.



## RECENT PUBLICATIONS.

SKETCHES AND ADVENTURES IN MADEIRA, Portugal and the Andalusias of Spain. By the author of Daniel Webster and his Contemporaries. New York: Harper & Brothers.

Concerning the latter and more interesting portion of his work, the author of the book whose title we have placed above had to follow, as he himself acknowledges, like a gleaner where great harvesting had been done; where Irving, Prescott and Tecknor had trod, leaving very little to be gathered of a statistical character. The story is a well-woven one concerning the life and character of the people, the scenery of the countries and all other such matters of general interest as would strike an observant and intelligent traveler. It is exceedingly agreeable and instructive, and should be read by all who can obtain the work.

PHYSIOLOGY AND CALISTHENICS, For Schools and Families. By Catherine E. Beecher. New York: Harper & Brothers.

Miss Beecher, who has earned the appellation of a masculine woman from some critics, has turned her attention to the philosophy of physiology and written a book which, although it contains nothing novel, contains much that many do not know although they ought to. The information is greatly needed by those to whom it is addressed, and if it were perused and practiced there can be no doubt that the women of our country would be far more healthy and long-lived than they now are.

We are indebted to J