understandings, while the fathers, husbands, and brothers are summing up accounts, attending to the minute details of business, or driving bargains.

The impress of the strict morals of the Puritan founders of the New England commonwealths on the manners of their descendants, is still very marked. Swearing is seldom heard, and dueling has been successfully discountenanced, although they are in constant communication with the southern states, where both these practices are common, though much less so than formerly.

The facility of getting on in the world, and marrying young, is, upon the whole, most favorable to the morals of the community, although it sometimes leads to uncongenial and unhappy unions. But, as a set-off to this evil, it should be stated, that nowhere is there so much free choice in forming matrimonial connections without regard to equality of fortune. It is unavoidable that the aristocracy of taste, manners, and education should create barriers, which can not be set at naught without violence to the feelings; but we had good opportunities of knowing that parents would be thought far more unreasonable here than in England, and in some other states of the Union, if they discouraged alliances on the mere ground of one of the parties being without fortune.

The most eminent medical men in Boston make, I am told, about 9500 dollars (2000*l*.) a year, and their early career is one of hard striving and small profits. The incomes made by the first lawyers are much more considerable, and I hear that, when a leading practitioner was invited to transfer his business from Boston to New York, because he might be employed there by a population of 400,000 souls, he declined, saying, that his clients were drawn from a population nearly equal in numbers and average wealth, although not a fourth part of them were resident in the city of Boston.

Bankruptcies are rarer than in any other mercantile community  $\nu$ in the Union of equal extent, and, when they do occur, larger dividends are paid to the creditor. As most of the rich private citizens live within their income, so the State is frugal, and although its credit stands so high that it could borrow largely, it