

one:—Is, or is not, Mr. — a person fit to be trusted with the bank's money? Is his sense of monetary obligation nice, or obtuse? Is his judgment good, or the contrary? Are his speculations sound, or precarious? What are his resources?—what his liabilities? Is he facile in lending the use of his name? Does he float on wind bills, as boys swim on bladders? or is his paper representative of only real business transactions? Such are the topics which, in the recesses of his own mind, the banker is called on to discuss; and he must discuss them, not merely plausibly or ingeniously, but solidly and truly; seeing that error, however illustrated or adorned, or however capable of being brilliantly defended in speech or pamphlet, is sure always with him to take the form of pecuniary loss. My superior in the agency—Mr. Ross, a good and honorable-minded man, of sense and experience—was admirably fitted for calculations of this kind; and I learned, both in his behalf, and from the pleasure which I derived from the exercise, to take no little interest in them also. It was agreeable to mark the moral effects of a well conducted agency such as his. However humbly honesty and good sense may be rated in the great world generally, they always, when united, bear premium in a judiciously-managed bank office. It was interesting enough, too, to see quiet silent men, like “honest Farmer Flamburgh,” getting wealthy, mainly because, though void of display, they were not wanting in integrity and judgment; and clever, unscrupulous fellows, like “Ephraim Jenkinson,” who “spoke to good purpose,” becoming poor, very much because, with all their smartness, they lacked sense and principle. It was worthy of being noted, too, that in looking around from my peculiar point of view on the agricultural classes, I found the farmers, on really good farms, usually thriving, if not themselves in fault, however high their rents; and that, on the other hand, farmers on sterile farms were *not* thriving, however moderate the demands of the landlord. It was more melancholy, but not less instructive, to learn, from authorities whose evidence could not be questioned,—bills paid by small instalments, or lying under protest,—that the small-