

nature; and that teacher is wise, who makes it an aily in carrying on his work. I contend, that the primary books on Geography, should be of the most beautiful material, interspersed with the very best engravings on steel. The lessons should be very short, printed in large clear type, and each should be perfectly understood, before another lesson be given to the class. If it take us an hour to explain a few words, the time will be well spent, and *the work need not be repeated*; but if, on the other hand, the lessons be long, they must be slightly explained, and so the subject will always be new to the class, and nothing will be learned.

Finally; while teaching Geography, as well as every other branch of literature, we must descend from our position as educated men and women, and assume the language, and perhaps the *ideas* of the nursery. We must take the child where we happen to find him, and gently guide his tottering feet, step by step, taking care never to allow ourselves to go far ahead, until his intellect will have attained its majority—until he be able to gather *for himself the perennial flowers* of science, and by the exercise of his own powers (relying on Divine aid), to assimilate his mind nearer and nearer to that of God himself, who is the Author of all science.

REVIEWS.

Life of William Paterson, Founder of the Bank of England; by S. Bannister, M. A., former Attorney-General of New South Wales. This is an able work, recently published in Edinburgh, which it is to be hoped will be reprinted in America, and thus become generally accessible here. We cannot praise too highly the research shown in it, and the evident personal veneration which the writer betrays throughout for his hero. It is curious to find how obscure hitherto has been the memory of a man who lived in quite recent times, and was a prime mover in the greatest events of those times. He has by some been confounded with his relative, the notorious Law of Lauriston; by others he has been supposed a buccaneer; by others a missionary. Whereas the truth seems to be, that he was an unobtrusive but most able merchant, known in his own day as "the Great Calculator," with an integrity seldom questioned, the pluck to do and dare, and a turn for discussion on the current affairs of his time; which discussion, unfortunately for his fame, he carried on anonymously. Beautiful fac-similes of his writing, which were all that the writer had in some instances to identify his productions, are appended. We shall perhaps be pardoned if we epitomise his story.

He was born in 1655, most probably in Dumfries. In 1672 he is said to

have fled from religious persecution; being traced first to the Continent, and then as a well-to-do trader in the West Indies. Tradition, indeed, makes him a sort of Presbyterian Obadiah, supplying with food no less a personage than our old friend John Balfour of Burley. The simple truth, however, appears to be, that at this time he was engaged in trade with Germany. In 1693 he appeared, on behalf of some London capitalists, before a committee of the House of Commons, "to offer money for the public service, upon Parliamentary security, with the new condition, that their bills, *payable in coin on demand*, should be made transferable without endorsements. Next year the BANK OF ENGLAND was formed upon a like basis, and William Paterson was one of the first directors." He was at the same time engaged in fierce controversy with the advocates of *paper money*, or bills not payable in coin on demand; but his opponents, with regard to this great principle, carrying the management of the Bank against his remonstrance, he resigned, and the stoppage of the Bank soon after, vindicated the justness of his views. He returned to Scotland, which he found making immense strides in mercantile enterprise, and with a fortune of £10,000, and the experience of more than twenty years in both hemispheres, laid before his countrymen plans which had been in vain proposed