

feinba with her eggs at breakfast, and her fish at dinner, instead of bread, and smokes a cigar after each meal; but she is very temperate.

CLEARING HOUSE.

The following description of the clearing-house must appear curious and interesting to such of our readers as have heard of a daily adjustment of bankers' accounts without knowing the particular manner in which it is accomplished:—In a large room in Lombard street, about 30 clerks from the several London Bankers take their stations in alphabetical order, at desks placed round the room each having a small open box by his side, and the name of the firm to which he belongs in large characters on the wall above his head. From time to time other clerks from every house enter the room, and passing along drop into the box the checks due by that firm to the house from which this distributor is sent. The clerk at the table enters the amount of the several checks in a book previously prepared, under the name of the bank to which they are respectively due. Four o'clock in the afternoon is the latest hour to which boxes are open to receive checks, and a few minutes before that time some signs of increased activity begin to appear in this previously quiet and business like scene. Numerous clerks then arrive, anxious to distribute at the latest possible moment, the checks which have been paid into the houses of their employers.—At four o'clock all the boxes are removed, and each clerk adds up the amount of the checks put into his box, and payable by his own to other houses. He also receives another book from his own house, containing the amounts of the checks which their distributing clerk has put into the box of every other banker. Having compared these, he writes out the balances due to and from his own house opposite the name of each of the other banks; and having verified this statement by a comparison with a similar list made by the clerks of those houses, he sends his own bank the general balance resulting from this sheet, the amount of which, if it is due from that to other houses, is sent back in bank notes. At five o'clock the inspector takes his seat; when each clerk, who has upon the result of all the transactions a balance to pay to various other houses, pays it to the inspector, who gives a ticket for the amount. The clerks of those houses to whom money is due, then receive the several sums from the inspector, who takes from them a ticket for the amount. Thus the whole of these payments are made by a double system of balance, a very small amount of bank notes passing from hand to hand, and scarcely any coin. It is difficult to form a satisfactory estimate of the sums which daily pass through this operation; they fluctuate from £2,000,000 to perhaps £15,000,000. About £2,500,000 may possibly be considered as something like an average, requiring for its adjustment, perhaps £200,000 in bank notes, and £20 in specie. By an agreement between the different bankers, all checks which have the name of the firm written across them must pass through the clearing house; consequently if any such check should be lost, the firm on which it was drawn would refuse to pay it at the counter—a circumstance which adds greatly to the convenience of commerce. The advantages of this system is such, that two meetings a day have been recently established—one at twelve, the other at three o'clock but the payment of balances takes place once only at five o'clock. If all the private banks kept accounts with the Bank of England, it would be possible to carry on the whole of the transactions with a smaller quantity of circulating medium.

INTERESTING AND MELLANCHOLY NARRATIVE.

The following melancholy narrative of the privations and sufferings of Lieutenant Harmer, and a boat's crew of his Majesty's ship Sparrowhawk, Cap. Pearson, will be read with much interest.

"Whilst the Sparrowhawk was lying in August last, at Port Louis, in one of the Falkland islands, an account was brought that part of the crew of the brig Mars, of London, from Van Dieman's Land, homeward bound, were in a boat in the neighbourhood, unable to make any further exertion to reach the port, and had left four of their comrades on a distant island, being prevented taking them on board by the small size of the boat. The Sparrowhawk immediately proceeded to sea, and after some very great difficulties from the tempestuous weather, succeeded in saving the master, mate, one passenger and four seamen, who were considerably reduced and much frost-bitten. The object was now to discover where the remaining four of the crew were left, they being on an uninhabited island and situated in so very dangerous a navigation, that it was deemed inexpedient to risk his Majesty's ship on the service, as no direct information could be gained on which island the Mars was wrecked. However lieutenant Harmer, (the senior lieutenant) with Mr Hayes midshipman, and four seamen, volunteered to go in search of these suffering people in this

dreadful and severe climate; and accordingly they left the Sparrowhawk in Port Louis, Berkeley Sound, on the 6th September last, in a small sealing boat.

"In fifteen days, after enduring great hardships from the storms and cold weather, they reached a spot on the mainland, whence they imagined they might discover the position of the island they were in search of; and accordingly Lieutenant Harmer, Mr Hayes, and two seamen landed with a spy glass and compass, to reconnoitre and survey, leaving two men to take care of the boat. But horrible to relate, from the inattention of one of these men, the boat was allowed to get adrift to sea with only one man in her.—Judge then of the feelings of Lieutenant Harmer and those left on shore! the boat actually at sea containing all their clothes and provision, and their means of escape cut off as they thought for ever—for they were not aware at the moment they were on the mainland. In a short time the poor fellow left in the boat, was observed to be doing his best to bring her back under sail; but he upset her, and was shortly after seen to be swept from the wreck. Who shall represent the feelings of those on shore, without the means of sustaining life, cut off from every resource, not having any means of making fire, and provided with nothing but three knives, every thing having been left in the boat. However, on the 21st September, they pushed on for the settlement of Berkeley Sound, distant, as they supposed, about one hundred miles—country mountainous and swampy, and the cold intense; so much so, that their clothes adhered to each other when huddled together for the night. On the 2nd of October one man could go no farther, and Lieutenant Harmer remained with him. Mr Hayes and three others went in; and in a short time one of them returned not having power to go farther. They had nothing to support life, but occasionally dead birds which they found, and limpets.—Once they caught a calf and another time they found a gosse's nest with five eggs. On the 15th October, Lieutenant Harmer and his two comrades reached Salvador Bay, where the Sparrowhawk's boat was discovered, she having been despatched on the arrival of Mr Hayes and one man at the settlement after almost unheard of privation—their lives having been preserved at the expense of one of their companions, who unable to keep up with them from being utterly reduced was sacrificed for the support of the others! But for this dreadful alternative, they would never have reached Port Louis to give the tidings of the dreadful plight in which Lieu. Harmer and his two men were left.

"When Mr Hayes was taken on board the Sparrowhawk, his weight was only seventy pounds, and Lieutenant Harmer was very nearly as much reduced. Mr Hayes was shockingly frost bitten; but when the accounts left the Sparrowhawk at Rio Janeiro, on the 15th November, all the sufferers were doing well. It is also gratifying to know, that the remaining crew of the Mars, for whose relief this unfortunate expedition under Lieutenant was undertaken, were rescued by an American sealing schooner, and put on board the Sparrowhawk.

(From the Morning Herald.)

We received last night, Dutch, Belgian and German papers.

The late disturbances at Amsterdam supply the principal topic of discussion in the Dutch papers, for they at least openly allude to and reason upon those unfortunate occurrences. The affair, it would appear, is regarded with anxiety by the government, and not unnaturally, for as the present situation of things in Holland, is altogether artificial, an army and fortress being maintained, and a military machinery in other respects kept up, which is unsuited to the income and resources of the country, of course any unwillingness on the part of the people to submit to these extraordinary proceedings must be viewed with alarm. We understand from the papers before us that on Sunday upon receiving an official report of the proceedings at Amsterdam, the King assembled a cabinet council, which was attended not only by the Minister of Finance, but by an Under Secretary, who had been a witness of the excesses, and was thus enabled to report upon them. The result appears to have been that the Government decided upon strong and coercive measures, and instructions were immediately sent to the collectors to enforce payment of the arrears at any risk. In furtherance of this resolution, it is added that the head quarters of a large military force were to be transferred from Utrecht to Amsterdam. This is the last account received, and as yet we know nothing of the effect which this threatened dragging may have had upon the Dutch people; but from what we know and read of that people, we should be inclined to say that the experiment was as unseasonable as it may prove dangerous. The people in Holland have no very great interest in supporting the king in his present struggle with Belgium. It is altogether a personal question, for it is well known that the Dutch had no taste for the union originally, and that their commercial interests have since been benefited by the separation. Antwerp, which was the great bug bear of Dutch statesmen in all the wars preceding the French revolution is no longer an object of alarm—it is a free port; but that which makes or unmakes any port of importance—namely, capital is not to be found there, and the whole trade has been accordingly transferred to Amsterdam, and to some extent to Rotterdam also. The merchants have now ruined Antwerp and aggrandized their two principle ports. What further have they to look for? The King personally and his family are exceedingly popular; but even the Dutch people, patient and attached as they are, begin to become impatient at the apparently endless prorogation of a settlement with Belgium. If the question were an abstract one, and one which might be discussed without expense, perhaps little interest in its development or solution would be felt; but unfortunately this litigation has proved itself exorbitantly onerous to Holland. Belgium has become a kingdom, and under the auspices of England and France, who can, in the present state of Europe, assure stability to any form of government, it appears to be daily making progress towards a more perfect consolidation. But in Holland the Government still affect to treat this state of things as merely provisional. Belgium is called by the provincial name which it bears in the Dutch books—Brabant. The Government is called a quasi Monarchy, and the whole is treated as an evanescent insurrection. Now the sober matter of fact Dutch people cannot exactly understand this. Their own monarchy was the handy work of the sovereigns of Europe in 1815; for of themselves they have been always anti-monarchical, and they cannot very well comprehend why the same power which encowed Holland with Belgium may not also revoke that grant. It is true the same Powers have not formally done so, but by their indifference—an indifference which the King with all the influence of his family connexion, has not been able to remove—they have tacitly assented to it. We have been induced to make these observations in no unfriendly spirit to the Dutch Government, but as necessary to explain the importance which is attached by the Cabinet to the resistance of the people to a trifling impost. This is not the first occasion in which payment has been refused, but the tax itself is the first matter on which public opinion has come into collision with the Government.—It is the more awkward as occurring at Amsterdam, for Amsterdam is the commercial and financial capital and Bank of Holland. It was the place from whence the patriotic loans formerly flowed in most freely to the Government, and is in fact, that which gives the tone to the credit and influence of the Government. We shall, therefore, watch with some impatience for the effect which the threat of enforcing payment of the obnoxious tax, and by the aid of the military, shall produce upon the people of Amsterdam.

AN APPROPRIATE HINT.—A writer in the Edinburgh Review, in an article on secondary punishments, proposes that any transported convict shall be charged in the shape of a debt with the whole expense which his offence has brought upon the country—to be liquidated or secured of the produce of his labour; and that for this purpose "an account should be kept of the cost incurred for his apprehension on the commission of the offence—for the legal proceedings ending in his conviction—for his maintenance during the period of his punishment—and lastly, for his removal to the colony."

POPULATION OF NAPLES.—By a recent census it appears that the population of the Kingdom of Naples, without Sicily, is 5,809,837 souls; that of Sicily, 1,680,720; total, 7,490,557 souls. The number of poor in proportion to the population is not so great as in France or England. The revenue of the kingdom is 125,000,000 francs.—Trade and navigation have considerably improved.

GRANADA.—"The apprenticeship system," says the *Grenada Gazette*, "does not appear to work well when compared with former times: Estates that could and did make 15, 20, and even 30 hogsheads sugar per week, do not now make half those quantities; and the cane fly on some estates to windward particularly is so destructive, that the proprietors and those in charge of them, have serious intentions we are informed, of abandoning the cultivation of the sugar cane altogether. We have been assured that fully two thousand hogsheads of sugar less will be shipped from the Port of Grenville alone, this year, than has been the average exportation from that harbour for the last ten years! and if we say that the quantity of sugar made, and exported this year, from Grenada, will be 350 to 400 hogsheads less than any year hitherto, we do not think we are far out in our estimation.—The Rum crop, will of course be proportionably small and the consequent loss to those connected with estates may be easier imagined than correctly stated. We sincerely hope that the words of an able writer upon "West India affairs as they now are," may not be verified—although the picture before us is far from dispelling our apprehensions—

namely—"The prosperous days of the British West India Colonies are passed away, and their future destiny is rapid decay and inevitable ruin.

TONAGO.—Our labourers have contrasted most strikingly with those of all other islands and Colonies under the British dominion in this hemisphere, having conducted themselves in a most exemplary manner; our peace and tranquility has not been for a moment disturbed, since the period of the change in their condition. The only evil under which the colony is at present suffering and likely to suffer, is the total stop to the course of public business, occasioned by the perpetual squabbles of the House of Assembly with either of the branches of the Legislature, sometimes with both together, about 'rights,' and 'privileges.' The board of Council, who have borne patiently for some time, have at last determined to take a stand to resist the extraordinary powers assumed by the House of Assembly and to make themselves respected as an independent branch of the Legislature.

It is with heartfelt satisfaction that we are able to announce, that the gloomy forebodings, which overshadowed the land, and which none deplored more truly or more deeply than ourselves, are now beginning to disperse and to open up brighter views for the future. From several and very different authorities, we are able to state, that the reaction has at last commenced, and that the employer and the labourer are settling into their natural position. The latter has at length discovered that industry is necessary for existence, nor will be long without learning, that regularity, foresight, and self restraint are all requisite to secure happiness and competency. We hasten to communicate these glad tidings, and to state that many people have returned to their old domiciles, eagerly and anxiously seeking for employment. To use the metaphor of one to whose judgment we generally accede with pleasure, the life boat is righting herself, for the cork side has got uppermost.—*Antigua Herald*.

CUBA.—We have extracted from Havana, papers, the following official statement showing the imports, exports, and revenue of the Island of Cuba in 1834:

	DOLLARS
Imports	11,563,300.
Exports	14,487,956.
Imports from the United States	
both in Spanish and American bottoms	4,240,680.
Exports to the United States	4,694,364.
The number of Spanish and foreign vessels which visited the ports of the Island in 1834, amounted to 2026—797 of which were Spanish, 945 from the United States, 113 English, 58 French, and the remainder belonged to various European nations.	
The tonnage of all these vessels amount to 300,000.	
Revenue of the Island.	
Duties on imported and exported goods	5,200,000.
Taxes and other sources of revenue	4,965,000.
Total revenue	10,165,000

The Treasury of Havana, after meeting all the expenses of the civil list, providing for the maintenance of an army of 20,000 men, and sending two million and odd dollars to the mother country, had on the first of January last a balance in hand of 644,900 dollars.

It is expected that the enlightened views of the present Spanish Government with regard to the free trade of the Island, and the suppression of various burthens which now check the progress of agriculture, will contribute towards developing still more the great natural resources of the Island.

JULY 25.—The Paris Journals of Thursday have arrived. A telegraphic despatch of the 21st announces that Don Carlos retired on the 17th to Arbez, where he was joined by Eraco and the rest of the Carlist forces. Their loss has been considerable; and amongst the wounded are many officers with Generals Villareal and Segastizala.—The greater part of the Queen's army entered Pampeluna with their prisoners on the 19th. The Carlist accounts admit their reverse by Cordova, but asserts that they afterwards regained the advantage.

SINGULAR DEVELOPEMENT.—The *Medical and Surgical Journal* contains a statement of a strange disclosure which took place before a Committee in the House of Commons. Since the death of Sir Everard Home, it appears that the essays on the various medical subjects published by him, were stolen from the manuscripts of the late eminent John Hunter, preserved as the property of the nation in the Hunterian Museum, of which Sir Everard was one of the curators, and thus had free access to the manuscripts therein contained. After making such use of Hunter's papers as he thought proper—that is copying from them *verbatim* he destroyed them to conceal the theft, to the amount it is said, of *ten large folio volumes*. These circumstances are represented to have become known in the course of an examination of Mr. Edward Clift, formerly a pupil of Mr. Hunter, before a committee on medical education.