

The answer is invariably the same : "There's freedom of opinion here, you know. Every man thinks for himself, and we are not to be easily overreached. That's how our people come to be suspicious."

Another prominent feature is the love of "smart" dealing, which gilds over many a swindle and gross breach of trust ; many a defalcation, public and private, and enables many a knave to hold his head up with the best, who well deserves a halter—though it has not been without its retributive operation, for this smartness has done more in a few years to impair the public credit, and to cripple the public resources, than dull honesty, however rash, could have effected in a century. The merits of a broken speculation, or a bankruptcy, or of a successful scoundrel, are not gauged by its or his observance of the golden rule, "Do as you would be done by," but are considered with reference to their smartness. I recollect, on both occasions of our passing that ill-fated Cairo on the Mississippi, remarking on the bad effects such gross deccits must have when they exploded, in generating a want of confidence abroad, and discouraging foreign investment : but I was given to understant that this was a very smart scheme by which a deal of money had been made : and that its smartest feature was, that they forgot these things abroad, in a very short time, and speculated again, as freely as ever. The following dialogue I have held a hundred times :—"Is it not a very disgraceful circumstance that such a man as So and So should be acquiring a large property by the most infamous and odious means, and notwithstanding all the crimes of which he has been guilty, should be tolerated and abetted by your Citizens? He is a public nuisance, is he not?" "Yes, sir." "A convicted liar?" "Yes sir." "He has been kicked, and cuffed, and caned?" "Yes sir." "And he is utterly dishonourable, debased, and profligate?" "Yes sir." "In the name of wonder, then, what is his merit?" "Well, sir, he is a smart man."

In like manner, all kinds of deficient and impolite usages, are referred to the national love of trade; though oddly enough, it would be a weighty charge against a foreigner, that he re-