

tion in front of the Admiralty may look down the busy street, carrying his glance along magnificent palaces and brilliant shops, through the markets of the suburbs, to the adjoining villages of Okhta, the only locality of older date than the great Peter; and beyond these the eye may lose itself in the gloomy mprasses, by which the splendid capital is on all sides encompassed. Armed with a good telescope, a man may see from the Admiralty Square what is going on in the most remote quarters.

St. Petersburg stands upon a piece of ground measuring about 570,000,000 square feet, and the population is calculated at about half a million. This leaves about 1200 square feet for every man, woman, and child. Yet in few cities are houses dearer than in St. Petersburg. Wages are high, and the ground in the central parts of the town has become so valuable that, in some instances the ground on which a private house has been built, is estimated at nearly £10,000 English money, for which in the interior a man might buy several square leagues of territory. To form the foundation of the house requires a little fortune, owing to the swampy character of the soil, in which so many piles must be rammed before a solid scaffolding can be formed, that an entire house might elsewhere be constructed for much less money. The mighty citadel of which we have spoken rests upon such an assemblage of piles, and all the palaces of the czar stand upon a similar foundation; nay, the very quays between which the majestic Neva winds her course, would sink down into the marsh on which they stand, but for the piles that have been sunk there for their support. The foundation for the Isaac's Church cost upwards of a million of rubles, a sum for which a pompous cathedral might under more favorable circumstances have been erected. Yet even these costly foundations are not at all times to be relied on. After the great inundation of 1824, the walls of many houses burst asunder, in consequence of their subterranean woodwork having given way, and there are few parts of the town in which an evident settlement has not taken place in the elegant quays that enclose the several branches of the river.

The frost is another great enemy to Northern architecture. The moisture imbibed by the granite during the summer, becomes ice in winter; the blocks burst, and on the return of spring fall to pieces. Most of the monuments of St. Petersburg have already been injured by its climate, and there are few of them that, if not constantly repaired, would not fall into ruins in less than a century.

GERMAN AND ENGLISH CUSTOMS.

In our social system, every man buys all he uses and sells all he produces; there is a perpetual exchange of industry for industry. A home spun home-woven shirt, jacket, and trousers, would certainly not be found with us upon the body of one labouring man in forty thousand. All he wears, all he eats, all he drinks, must be produced for him by the industry of others, and bought by the price of his own industry. The very bread of our labourers in husbandry is often bought at the manufacturer's shop. In Germany the economy of society is directly the reverse, not one labouring man, farmer, or tradesman pretty high up even in the middle class of the small towns, uses in clothing, food, furniture, what is not produced at home by his own family. In the centre even of German manufacturing industry, in the provinces on the Rhine, you will not see among twenty labouring people the value of twenty shillings altogether in clothing articles not produced at home by the application of their own time, labour, and industry. They are not badly clothed, but on the contrary, as well, if not better, than our own labourers—in very good shirts, good jackets, trousers, stockings, shoes, and caps, but all home-made, or at the utmost village-made—not made by a class of manufacturers doing no other work, and bought with the weaver's money. These are not consumers for whose demands the operative labours, and the master manufacturer and mechanician invent, calculate, and combine. Tobacco, coffee, sugar, cotton-yarns for home weaving, and dye-stuffs for home-made cloth, take a large proportion of what these twenty-six millions of people have to expend in foreign articles. It is little, comparatively, they have to expend, because much of their time and labour is applied to the direct production and manufacturing of what they use; much, a great deal more than with us, goes in eating, drinking, cooking, and in fuel-preparing, and such small household work in which there are no earnings or reproduction; and, above all, much of the workman's means of earning, much of his time, labour, and productiveness, is taken by the Government, in the shape of military and other duties, from the working-man. The small proprietors occupying and living from the land have no surplus earnings to lay out in products of manufacturing industry. Having the rude necessities of life very much within themselves, they are not forced into the market by any necessity; and being bred in rough simplicity at the age when a man's tastes and habits are forming, they have no very refined indulgences or tastes to gratify, no habits or usages of a mode of living requiring the aid of much manufacturing industry.

BANKING ANECDOTES—FROM A LATE WORK.

BANKING GENEALOGY.

Apropos of Sir J. Child, I have to remark that he founded the firm which still retains his name