

did not know exactly, but that he had about a bushel of dollars, half a bushel of halves, and a peck of quarters, besides a considerable pile (when that bank was in its palmy days) of United States Bank bills.

Now is the time when gold dollars are hid in old stockings. Now is the time when sixpences are tucked away in snub-nosed teapots. Now money is laid by in cupboards—for mice to nibble; thrust into corners—for thieves to rummage; carried in wallets—for pickpockets to grab at; hid behind the wood-work—for the next generation to find; and buried in the ground—to be lost and forgotten. Now men rush frantic to draw cash out of safe places and put it into unsafe ones. Now poor families lose five per cent for the purpose of having their savings where they will keep them awake of nights. Now farmers hang up deposits in the shot pouch behind the door, housewives sow up gold pieces in their skirts, and travelers weigh themselves down with body belts of coin. Now the unprofitable servant, who hid his talent in a napkin, is cannonized into a bright and shining scriptural example, while those who “put their money to the exchanges” are looked suspiciously upon, as rash speculators in Jewish fancy stocks. Now all money is distrusted but such as can be heard to chink. Now men privily put all their cash under lock and key, and then publicly lament that it has ceased to circulate. Now men with well filled pockets refuse either to pay their debts or to forgive their debtors. Now the butcher must wait and the baker must go unpaid, and the printer must be put off for the nineteenth time. The era of hoarding has come round again with all its blind, unreasoning fears, and all its self-imposed curses of poverty, idleness, distrust, and decay.

AN INCIDENT OF THE HARD TIMES.

Mr. Haskell, the editor of the *Transcript*, who escaped from mercantile life some years since, relates the following humorous incident of the times:—

It is difficult for many persons to laugh in such times as these, yet our risibles got the advantage of us yesterday. We had stepped in the store of a friend on Washington Street, who is well known for his urbanity and business sagacity, when a gentleman from the rural districts called to make a collection. Without any allusion being made to the fact that money in the present case was out of the question, the conversion turned upon the all-prevailing topic, the hard times. The gentleman, remarking that he had several collections to make, and must leave in the afternoon train, inquired of our friend if he knew the residence of another party, on whom he was to call. “Certainly; he lives at No. ——— Street,” and passing to the front window, he added hastily, “Here is an omnibus going by, that passes his door—*Quick or you will lose it*,” Such was the promptness and urgency of this appeal, that the creditor from the rural district caught up his hat and bundles, rushed out of the store as for dear life, and, when last seen, was running with coat-tails streaming horizontally, at a 2.40 speed, up the middle of the street, shouting “stop the omnibus!” At the distance of half a square the omnibus was doubtless overtaken. A few friends returned to the private office, where they enjoyed a hearty laugh, and congratulated the proprietor on his new mode of disposing, in these hard times, of a troublesome creditor. At latest accounts, the creditor had not re-appeared.