

but my connection with business commenced so early in life, that I can describe these matters with tolerable accuracy. I was a lad in the retail dry goods store (shop we called it then) of my brother, in William street. Goods were imported principally from London. The ships (only two or three in number) made two voyages a year; and when they arrived, and the packages were opened in the warehouses of Waddington, Rawlett, and Corp, or Douglas and Shaw, notice was sent to the shop-keepers, who went down to Pearl street, and each selecting the articles he wanted, the whole importation was bought up; and a bill of five hundred dollars would have brought down upon the purchaser the jealousy of his neighbours, and occasioned serious alarm to the importer.

"It is a fact difficult to realize, that at the time I am speaking of, French dry goods were unknown in New York. I distinctly recollect the first package of French kid gloves; and for several years after the peace, English lutestrings were the only silks in use. The ladies will find it difficult to imagine such a state of destitution, and may, perhaps, thank their stars that they were not born in so dark an age, when the possession of a silk gown was a luxury that few arrived at, and its advent in the family an event of sufficient importance to be chronicled with the birth of a child, or the setting out of a husband on a voyage to Albany.

"Those were the days of frugality and carefulness; and as we are now in a gossiping humour, I will relate an anecdote to prove it. A relation of mine, a merchant in the Dutch trade, who had then been a resident of New York fifteen or twenty years, had in his possession a silk umbrella of uncommonly large proportions, which attracted the notice of a friend in company, who said to him in jest, 'I should not be surprised to hear that you had brought out that umbrella with you from Holland.' 'You have guessed right,' he replied; 'I did bring it when I came to this country, and have had it in constant use ever since; but I sent it once during the time to Holland to be newly covered.' Now this gentleman was liberal and charitable, but he took good care of his umbrella, and died worth a million of dollars.

"In the days of which we have been speaking, there was but one bank in the city, the Bank of New York, in Pearl street, then Hanover Square, of which Mr. William Seton was cashier, and Mr. Charles Wilkes first teller. Those were the blessed days of specie currency; and if you will indulge me, and laugh with me instead of frowning at me, I will describe how pleasantly it worked. The few notes which were given out by the merchants and shop-keepers (and the sequel will show how few they must have been) were collected of course through the bank. Michael Boyle, a runner, (how delightfully do his jocund laugh and pleasant countenance mix up with the recollections of my early years!) called, several days before the time, with a notice that the note would be due on such a day, and payment expected three days thereafter. When the day arrived, the same person called again with a canvass bag, counted the money in half dollars, quarters, and sixpences, (those abominable disturbers of the people's peace, bank notes, were scarcely known in those days,) carried it to the bank, and then sallied out to another debtor; and so all the notes were collected in this great commercial city, and in such a circumscribed circle did its operations revolve. Well do I remember Michael Boyle running around from Pearl street to Maiden lane, Broadway, and William street, (the business limits of which district, happily for him, did not extend north of the present Fulton street,) panting under the load of a bag of silver, a sort of locomotive subtreasurer, or the embodiment of a specie circular."

At the present moment, when the celebrated attack upon the *Caroline* is again a prominent subject of discussion, the very spirited and beautiful lines upon the subject, (written by Mrs. Moodie, at the period when the adventurous deed was performed,) will not be unacceptable to our readers, many of whom may before have met with them in the columns of some of the Provincial newspapers, in which they were published at the time. They are characterised by a boldness of style, and a patriotism of spirit every way worthy of the powerful intellect which has so lavishly contributed to adorn the pages of the *Garland*.

TO CORRESPONDENTS,

WE have received, since the publication of our last number, a variety of contributions, the major portion of which have been laid aside from insertion, the crowded state of our pages preventing the possibility of their appearance in the present number.