

WANDERINGS IN LONDON.

The irregularities of the streets of London trouble strangers. And although the people whom you ask to direct you are always civil you do not find them always intelligible. This may be because you are not used to their jargon. "Top o' the street," they will call the end of a regular letter—S of a narrow passage. "Go right to the bottom and through the court, and then turn right," they will say, expecting you to know which is up and which down, and what court to enter. One day I was looking for a former Toronto friend who was at No. 2 Copthall Avenue, and from the bus driver I got an inkling it was near the Bank. At the corner of Bartholomew Lane, the bobby said: "Yes, Sir, down to the bottom—turn the right, then the left." (His predecessor had said: "Go round by the Bank, then turn right—near Throgmorton Street."). Off Throgmorton Street I turned into Angel Court, well-known to fame, and went "straight along" to the end of a passage, sometimes six feet wide, sometimes as wide as Leader Lane in Toronto full of arches and recesses, in which were hidden (as it were) important firms by the score. This admitted me to Copthall Court, following which I made a right-angled turn to get to Copthall Avenue. But no, I was off the scent. Enquiring again I learned that back I must go and pass Great Swan Alley and other places whose names are familiar to brokers—plenty of whom, or their clerks, were to be seen engaged in kerbstone business or conversation, many of them without their hats, which is a common thing, we were told, in the hot weather. Finally, with much wonderment and doubting and after more enquiries and more turnings, I found my friend, who straightway took me to a respectable and dingy hole-in-the-wall, sacred to brokers, and gave me a delicious lunch. I came to the conclusion that Tom Hood's "Straight down the crooked street and all round the square" was no joke, but a rhyming statement of an actual and very puzzling fact to one who would thread the streets of "The City" when on a visit to London.

How to Cash a Draft.

Having a letter of credit on Lloyds' Bank, Limited, I found the headquarters of that venerable and much respected institution in the district of the city whose centre is The Bank of England. But not without numerous enquiries did I find it; for the bump of locality possessed by an American or African pioneer would be required to trace out, in the labyrinth of streets, courts, lanes, and "places" in that maze of passages to find any one office from the original directions of Robert, the policeman. Once inside the bank building on Lombard Street I walked decorously through the ground floor offices, remarking the old-fashioned counters, and boxes, or whatever they are called, wondering where I was to present my modest letter. At the end was a door-way leading into a hall which ran transversely to another street. Beyond this door-way was a stone staircase, down which was coming a man who, with allowances for change in the fashion of garments, might have been Jasper Lorry, of Tellson's Bank, in the Tale of Two Cities. He was carefully dressed, precise in his movements, and bore himself with an air of respectability and quiet confidence. Observing that he was eyeing me, I asked him to say where I should apply to get some money by means of my letter, which was from a bank in Toronto.

"Take the lift, Sir, to the next floor, the foreign department."

And I took the lift, which pursued the slow and even tenor of its way under the guidance of a man who looked to possess the dignified repose which pervaded the whole establishment.

"Foreign depawtment, Sir, yessir, straight through—end of the room," said the lift man.

Arriving at a chamber upstairs, separated by a partition, I approached a smiling personage and produced from an inner pocket my deep yellow-colored missive, seeing which in my hand the polite clerk instantly said, anticipating my request, "Ah, the—— Bank, of Canada." Taking the paper from me, and noticing my name, he went on: "Yes,

Mr. H—— we have had advice of your coming. How much do you wish to draw?"

Calling a subordinate, and instructing him, the clerk caused me to be presently handed a cheque for the sum requested. As I was about to take it, the still courteous official said: "I must trouble you for a penny." Luckily I had the coin, and he explained that it was for the stamp—for I was to contribute to the revenues of the United Kingdom, which the receipts, drafts and bills of exchange tax augments by something like a million sterling a year, in addition to the imposts upon deeds, legacy duty, succession duty, license and other stamps that help to make up the heavy revenue of John Bull.

How to Handle Gold.

"I shall have to ask you to sign this document, Sir—— Yes; thanks; very good," and I found myself in possession of a cheque. To get this cheque cashed I had to go to another part of the building, up a stairway and through a door, civilly directed at every point where in doubt. In this final subdivision of the disbursing mechanism of the office there were, at a brown mahogany counter, three men in a row, each with a pair of brass scales and a scoop before him. I mean no disrespect to the financial machinery of the United Kingdom when I use the word "scoop," for really the implement looked like the tin thing grocers use for dipping up flour or sugar. If there is a proper term to apply to the utensil I would use it if I knew. Meanwhile let me say that the handsome official who took my cheque used his scoop and scales with a dignity that made those polished brass fittings quite harmonize with his gentlemanly position.

"How will you have it?" said he, mechanically, looking at my cheque, and the answer was, half paper, half gold. The teller plunged his scoop into a pile of gold and weighed out so much of the sovereigns into the scale, and shoved them over to me, together with some £5 bank notes, carrying on, all the while, a brisk conversation with his neighbor about, if I remember rightly, a coming event at Ascot. His manner changed, however, to one of actual interest in modest me when I took out my note-book and made a minute of the numbers of the notes.

"Ah," was his remark, "you are very wise to do that, I wish more people would follow your example."

And nodding he bade me good-day! The courteous impulse, the civil word, from this cog in the pin wheel of the financial engine—as, I think, Walter Bagehot has described such a man, he was a handsome cog, as I have said—made me feel less lonely in this Lombard Street, Threadneedle Street, Grace Church Street maze. And I confess to some such emotion as the puit auld decrepit body up on Dee side who, peering out of her cottage window as Queen Victoria drove by, was recognized by a nod of Her Majesty's head. How much more benign seemed the world, how much less hard her lot, from that moment. "She noddit tae me," cried the delighted old crone, proudly describing the homely incident to a neighbor, and the story has been commemorated fitly in a Scots poem.

A Message from Home.

Wandering along the Strand in a sort of daze, trying to recall the many places in old buildings or on side streets that you had read of and resolved to see, and now when you were close to them, could not recollect. Drifting along on top of a bus, at the leisurely pace prescribed by the dense traffic of that thoroughfare, half recognizing land-marks that every man who calls himself an Englishman ought to know, but often cannot name. Hurrying in a hansom to keep an appointment in the city, but forgetfully stopping the cab here and there to ask what church this is and what quaint building that is, the unaccustomed visitor to London is bound to get "mixed" and probably miss his dates.

Going one day by bus from Trafalgar Square to the Bank I remember passing St. Clement Dane's church, for the name of which I was indebted to the bus driver, whose ear was secured by a sixpenny tip. Along side it, to the left, rose the impressive range of grey stone buildings, the law courts. Next, further towards the city, the church of St.