

ago, with duelling, highwaymen, and a few other relics of barbarism, but here, unfortunately, it flourishes with a vigour that would do credit to Yankeedom. And this leads us to remark that both the States of America and of Jersey have overrun in a similar manner, though, happily, in a different degree, the limits of a reasonable, because irresponsible, freedom. In the one, the punching of heads and the wringing of noses form a mild pendant to the revolvers and bowie knives of the other, and the press in both, however unconsciously, enacts the part of a mirror to popular action. The quarrels of Editors and Proprietors may be, and doubtless are, very exciting affairs to those concerned, but it is questionable whether the real end and aim of newspapers in this "Christian and highly-enlightened" age, should be "to pour contempt on all the pride" of those personally obnoxious to the writer, to pry into their private affairs, and to hold up their religion, antecedents, nay their very personal appearance to ridicule. To lash the sin and spare the sinner, has long been a wholesome canon for civilized journalists. Soon may it be equally potent in Jersey!

The coinage and banking operations of Jersey offer some salient points to the curious. At the present, Bank of England notes, English and French gold and silver, and a local copper money form the staple currency. Formerly, French silver and copper, among the former of which the six-livre piece was prominent, were almost the only medium

of exchange, and these coins, at the best of times, were very scarce. To supply this deficiency, early in this century the States of Jersey had three-shilling and eighteen-penny pieces, of local value, coined at the Royal Mint, but these were withdrawn in 1834. The insular currency was framed on the old French system—the *sol* or *sou* being a halfpenny, twenty *sols* one *livre*, and twenty-four *livres* one *Louis d'or*. In the *Extentes*, or Royal Rent Rolls, as well as in private account books of the olden time, reference is made to *deniers* and *liards*—one the twenty-fourth, the other the quarter of a *sol*. In the Guernsey special coinage the latter exists, and is almost as great a curiosity in its way as the new French *centime*; the former never was a coin, but merely a hair-splitting instrument of computation. *Monnoie d'ordre* appears in the publication of some fines in the last century. This had the effect of raising the *livre* fifty per cent., by means of an order in Council, dated 1729, and was iniquitously procured by certain local capitalists to depreciate the value of real property. The term is used in contradistinction to the *livre tournois*, or *cours de France*. Before 1841, the numismatist whose ambition did not rise higher than copper would have made hay triumphantly in Jersey, for it seemed that the Island was the universal refuge for all the "browns" of the universe. Imported wholesale, as a profitable speculation, by the native sailors from every country in the world, the Jersey people were so cosmopolitan in their ideas of what constituted

a penny or a halfpenny, that flat discs of metal, innocent of die, passed freely in the ruck of this motley circulation. However, in the year mentioned, the Crown waived its prerogative, and permitted the States to issue its own pence, halfpence, and farthings. These, in accordance with the local system of calculation, were struck at the rate of thirteen pence to the English shilling, being a premium of  $8\frac{1}{3}$  per cent. in favour of the latter. With the additional advantage of the Jersey pound avoirdupois, being  $17\frac{1}{2}$  ounces, money went far, but although the latter still remains as a boon to the buyer, almost all articles of necessity and luxury are bought and sold at English rates, or at so much "British!" as the Jersey Rothschildren say.

From money itself, one naturally passes on to the trading in it, so we come smoothly to the topic of banks. These are not of any old standing here, for before the age of steam, local financial transactions were of a very primitive and "penny-farthing" character. To-day there are a half dozen respectable ones in St. Helier, corresponding with English and foreign houses, and apparently doing well. Besides these, there are other more nondescript banks, the functions of which seem limited to the issue of one-pound notes, and which, on any inquiries made touching payment, are found to have no "local habitation," only "a name." It speaks well for the honesty or simplicity of "the dwellers within this isle," that no *gigantic* abuse has ever

grown out of the dangerous facility that exists for issuing these notes. We say gigantic, because many a humble rogue, with more brains than means, has "gone in and won" at this exciting game. Still no one has reaped, and we hope never will, the harvest a Paul, a Strachan, a Redpath, or a Durdin would have sickled, with such advantages before them where to choose. Before 1813, the tag-rag and bob-tail, anybody and everybody, issued paper money—coin being very scarce—for paltry sums descending even to a *shilling*! Then, and not before it was wanted, a law fixed the minimum of these "kites" at one pound, Jersey or British, according to taste. Since this, parish officers, merchants, directors of dissenting chapels, tradesmen, and adventurers, have disseminated their autographs at this price, *usque ad nauseam*. As no prohibitory law on the subject exists, any one who can afford to get a plate engraved can issue notes, provided he can procure a *clientèle* among which to pass them, and can thus combine banking, trading, and, *de facto*, unlimited bill-drawing, which would, in the opinion of many, render Jersey a real Commercial Utopia.

There is but little of the "work of men's hands" in Jersey to mark a love of, or a taste for art. Indeed, the exact converse of this is the stranger's usual remark, for although the churches and the old residences have a quaint beauty of their own, modern buildings, furniture, and dress all appear below par. These shortcomings though, it would appear, are