Sterl.	Currer	Sterl.	Currency.					
	£. s.	\overline{d} .	10ths		£.	s.	d. :	Oths
£39	54 12	0	0	£76	106	8	0	0
40	<i>5</i> 6 0	0	0	77	107	16	0	0
41	<i>5</i> 7 8	0	0	78	109	4	0	0
42	58 16	0	0	79	110	12	0	0
43	60 4	0	0	80	112	0	0	0
44	$61 \ 12$	0	0	81	113	8	0	0
45	63 0	0	0	82	114	16	0	0
46	64 8	0	0	83	116	4	0	0
47	65 16	0	0	84	117	12	0	0
48	67 4	0	0	85	119	0	0	0
49	68 12	0	0	86	120	8	0	0
50	70 O	0	0	87	121	16	0	0
51	71 8	0	O	88	123	4	0	0
52	72 16	0	0	89	124	12	0	0
53	$74 ext{ } 4$	0	0	90	126	0	0	0
54	75 12	0	0	91	127	8	0	0
55	77 0	0	0	92	128	16	0	0
56	78 8	0	0	93	130	4	0	0
57	79 16	0	0	94	131	12	0	0
58	81 4	0	0	95	133	0	0	0
59	82 12	0	0	96	134	8	0	0
60	84 0	0	0	97	135	16	0	0
61	85 8	0	0	98	137	4.	0	0
62	86 16	0	0	99	138	12	0	0
63	88 4	0	0	100	140	0	0	0
64	89 12	0	0	200	280	0	0	0
65	91 0	0	0	300	420	0	0	0
66	92 8	0	0	400	560	0	0	0
67	93 16	0	0	500	700	0	0	0
68	95 4	0	0	600	840	0	0	0
69	96 12	0	0	700	980	0	0	0
70	98 0	0	0	800	1120	0	0	0
71	99 8	0	0	900	1260	0	0	0
72	100 16	0	0	1000	1400	0	0	Ō
73	102 4	0	0	2000	2800	0	0	0
74	103 12	0	0	3000	4200	0	0	0
75	105 0	0	0	4000		0	0	0

BARBADOES.

In this Island Accounts are kept in Pounds, Shillings, and Pence currency. The Spanish Dollar is valued here at 6s. 3d. currency, and the English Guinea passes at the legal rate of 30 Shillings Barbadoes currency. Exchange with Britain is at present £150 currency for £100 Sterling. The same English and Foreign coins are current here as in Jamaica, but at a lower rate.

	Cur	rrenc	y.
Spanish Dollar is valued at		6	3
English Guinea,	1	10	0
Spanish Dubloon,	4	10	0
Portuguese Johannes or Joe,	5	0	0

Weights and Measures the same as in England.

LEEWARD AND WINDWARD ISLANDS.

THE Spanish Dollar is the principal coin circulating in these Islands and in the West Indies generally, and it is usually the standard by which the value of all other Monies is regulated; as also the proportion of Currency to Sterling. The following is the value of the Dollar, and the present Exchange of the principal Islands.

Value q	Present Exchange.						
Antigua	9 Shi	l. curren.	£205	curren.	for	£100	Stg.
St. Kitts	9	do.		do.			
Trinidad	9	do.		do.			
Grenada	9	do.		do.			
St. Vincent	9	do.				100	
St. Thomas	8s.3d.	do.		do.			

Accounts are kept in Pounds, Shillings, and Pence currency: the course of Exchange is generally considerably higher than the nominal rate between currency and Sterling, as noted by the value of the Dollar in currency. In some Islands a piece is cut out of the middle of the Dollar; the piece cut out is stamped with the initials of the Island, and is called a Bit, which passes for 9d. currency. Dollars not cut are called round Dollars; those that are so, are called cut Dollars, and are valued at 8s. 3d. currency.

Weights and Measures in these Islands the same as in England.

SAINT LUCIA.

ACCOUNTS are kept here in Livres, Sols, and Deniers; Exchange 40 Livres for £1 Leeward currency, and £215 Currency, more or less, for £100 Sterling.

12 Deniers = 1 Sol. 20 Sols = 1 Livre.

MARTINIQUE, GUADALOUPE, and MARIE-GALANTE, are now wholly in the possession of France. When we had direct trade with them, the English houses kept their Accounts in Leeward currency; the Dollar was valued at 9 shillings currency, and the Livre and shilling reckoned of the same value. The French keep their Accounts in Livres, Sols, and Deniers; and the Weights and Measures are those of France.

ST. JOHN, SANTA CRUZ or ST. CROIX, are Danish Islands, and Accounts are kept in Piastres or Rixdollars current, which are sometimes called pieces of eight.

6 Stivers = 1 Bit.

8 Schillings or Bits = 1 Rixdollar.

Accounts are also kept in Dollars and Cents, as in the United States of America. In these Islands the coins of Denmark generally bear a premium of 25 per cent. on the current Rixdollars, &c. though the difference is commonly reckoned at 20 per cent. only. In the negociation of Bills on England the Leeward currency is used here, but Accounts are not kept in it.

The Weights and Measures of Denmark are used.

CUBA and PORTO RICO are Spanish Islands, and keep Accounts in Pesos or Dollars of 8 Reals, subdivided into 16 parts, and also into 34 Maravedies of Mexico. The Par of the Dollar is 4s. 6d. Sterling.

The Weights and Measures are those of Spain.

HONDURAS—At this Settlement Accounts are kept in Pounds, Shillings and Pence Jamaica currency: the Par of Exchange £140 Currency for £100 Sterling. Bills on London bear a premium usually of 5 to 7 per cent.

ST. DOMINGO.

Accounts are kept here in Dollars and Cents, 100 Cents to a Dollar; the value of which is about 4s. 6d. Sterling. In Hayti, or that part of the Island formerly possessed by the French, the Weights and Measures of France are used; in the part that belonged to Spain the Weights and Measures are those of Spain. There are few Bills drawn from Saint Domingo; remittances to this country being for the most part made in Produce.

DUTCH GUIANA.

DEMERARA and BERBICE keep Accounts in Florins, or Guilders and Stivers, as in Holland.

12 Penings = 1 Stiver. 20 Stivers = 1 Florin.

All the coins of Holland are current here, and are mostly reckoned at 20 per cent. above their value in that country. Exchange with London when at Par should be about 12 Florins per £. Sterling; but it is generally higher than this; at present the course is $12\frac{1}{2}$ Florins.

The Weights and Measures are those of Amsterdam,

but those of England are also partially used.

The following are the charges on Bills drawn from the West Indies on this country when returned to the drawer for non-payment.

	Dan	nages.		Interest.
Jamaica		_	6	per cent from date of the Bill.
Barbadoes		-		do. from date of presentation.
Grenada		do.		do. from Bill falling due.
St. Vincent	10	do.	8	do. from do.
Trinidad	10	do.	6	do. from date of protest.
Antigua	10	do.	8	do. from do.
St. Thomas			10	do. from do.
Demerara, &	c. 25	do.	6	do. from date of presentation.

If a Bill drawn in the West Indies on any part of Britain be noted for non-acceptance, the holder may oblige the drawer, by legal process, to give security in the Island for the amount, without waiting for the Bill being protested for non-payment.

United States.

AMERICA.

UNITED STATES.

THROUGHOUT the whole of the Union, Accounts are kept in Dollars and Cents. 100 Cents 1 Dollar, and the value of a Dollar at par 4s. 6d. Sterling. Exchange with Britain is calculated on the Dollar, and rises or falls by a premium, or discount on Bills, of more or less per cent. The rate of the course depends much on the state of Trade. In New York and the northern cities, Bills on London are usually at $1\frac{1}{2}$ to $2\frac{1}{2}$ per cent. premium; in Charleston and Savannah, it is generally a half to one per cent. less than in the North; as at these ports in the shipping season there is always an abundance of Bills on England, and many more are drawn for produce shipped, than require to be remitted for goods imported. The overplus amount is usually sent on to New York and Philadelphia for sale, where the premium received is frequently sufficient to cover the Bill Broker's commission; the difference when it does not, or when the Exchange is at a discount, is a charge on the goods shipped, or on the person for whose account the transaction is made.

This spring the Exchange has generally fallen below Par; in some parts to $1\frac{1}{2}$ per cent. discount. The rate of Interest varies; in some states it is 8 per cent. per annum.

United States.

CALCULATION OF EXCHANGE.

1. Required the value of 2668 Dollars in Sterling Money; Exchange at par of 4s. 6d. per Dollar.

4s.
$$\frac{1}{5}$$
)2668
6d. $\frac{1}{8}$ 533.6
66.7
£600.3
20
s. 6.0

2. Required the value of £ 600.6 Sterling in Dollars; Exchange at par of 4s. 6 per Dollar.

s. d. D. £. s.
As 4.6:1::600.6
$$\begin{array}{r}
12 & 20 \\
\hline
12 & 12006 \\
\hline
12 & 54)144072(2668 Dollars.)
\\
\hline
108 & 360 \\
\hline
324 & \hline
432 \\
\hline
432 & \hline
432$$

Weights and Measures are the same as in England..

United States.

TABLE of the value of 1 to 100 Cents in Sterling money, at the Par of 4s. 6d. for the Dollar.

Cts.	St	erling.	Cts.	Sterling.		Cts.	Sterling.		Cts.	Sterling.	
	Sh.	Pence.		Sh.	Pence.	Sh. Pence.		. Pence.		Sh.	Pence
1	0	0.54	26	1	2.04	51	2	3.54	76	3	5.04
2	0	1.08	27	1	2.58	52	2	4.08	77	3	5.5 8
3	0	1.62	28	1	3.12	<i>5</i> 3	2	4.62	78	3	6.12
4	0	2.16	29	1	3.66	54	2	5.16	79	3	6.66
5	0	2.70	30	1	4.20	55	2	5.70	80	3	7.20
6	0	3.24	31	1	4.74	56	2	6.24	81	3	7.74
7	0	3.78	32	1	5.2 8	57	2	6.78	82	3	8.28
S	0	4.32	33	I	5.82	58	2	7.32	83	3	8.82
9	0	4.86	34	1	6.36	59	2	7.86	84	3	9.36
10	0	5.40	35	1	6.90	60	2	8.40	85	3	9.90
11	0	5.91	36	1	7.44	61	2	8.94	86	3	10.44
12	0	6.48	37	1	7.98	62	2	9.48	87	3	10.98
13	0	7.02	38	1	8.52	63	2	10.02	88	3	11.52
14	0	7.56	39	1	9.06	64	2	10.56	89	4.	0.06
15	0	8.10	40	1	9.60	65	2	11.10	90	4.	0.60
16	0	8.64	41	1	10.14	66	2	11.64	91	4	1.14
17	0	9.18	42	1	10.68	67	3	0.18	92	4	1.68
18	0	9.72	43	1	11.22	68	3	0.72	93	4.	2,22
19	0	10.26	44	1	11.76	69	3	1.26	94	4	2.76
20	0	10.80	45	2	0.30	70	3	1.80	95	4.	3.30
21	0	11.34	46	2	0.84	71	3	234	96	4	3.84
22	0	11.88	47	2	1.38	72	3	2.88	97	4	4.38
23	1	0.42	48	2	1.92	73	3	3.42	98	4	4.92
24	1	0.96	49	2	2.46	74	3	3.96	99	4	5.4 6
25	1	1.50	° 50	2	3.00	75	3	4 50	100	4	6.00

British America.

RRITISH AMERICA.

CANADA.

In Quebec and Montreal, Accounts are kept in Pounds, Shillings, and Pence Currency, and the Par of Exchange is £111.2.3 Currency for £100 Sterling, being the same as the Halifax Exchange of 20 Shillings Currency for 18 Shillings Sterling: the Dollar, which is valued at 4s. 6d. in England, is valued at 5 shillings here. The Exchange on Bills on London varies with the circumstances of Trade. At present, Private Bills at 60 days sight are at 2 to 2½ per cent. discount; Government Bills, as being usually reckoned better security, always rate higher than Private Bills.

Dollars are the Current money of Canada, bearing a value of 5 Shillings Currency: they have also Joes and half Joes, worth about £3.12 and £1.16 Sterling.

Currency is Reduced to Sterling by substracting one-tenth.

£ 111.2.3 Currency.

$$\frac{1}{10}$$
 £ 100.0.0 Sterling.

Sterling is Reduced to Currency by adding one-ninth.

British America.

Weights and Measures are the same as in England, excepting for Grain and Salt, which are sold by the Minot, a Measure about 8 per cent. more than the Winchester Bushel.

Ashes are of three qualities, firsts, seconds, and thirds: the first is rated 5s. per cwt. higher than the second, and the second 5s. per cwt. higher than the third.

Deals are sold by the standard 100: a standard Deal is 12 feet long, 11 inches wide, and 2½ inches thick.

Staves are sold by the standard thousand of 1200 pieces, each piece $5\frac{1}{2}$ feet long by $1\frac{1}{2}$ inch thick: other sizes are calculated in proportion, by deducting one-third for $4\frac{1}{2}$ feet by $1\frac{1}{2}$ inch, and one half of standard for $3\frac{1}{2}$ feet by $1\frac{1}{2}$ inch.

HALIFAX.

AT HALIFAX, NOVA SCOTIA, and ST. JOHN'S, NEW BRUNSWICK, and generally throughout the British Settlements in this quarter, Accounts are kept in Pounds, Shillings, and Pence, Halifax Currency. Exchange £1 Currency for 18s. Sterling, or £100 Currency for £90 Sterling, one-tenth or 10 per cent. deducted from Currency gives Sterling, and one-ninth added to Sterling gives Currency.

Bills on England at present, bear a premium of 2 to 3 per cent. During the war the premium was as high as 20 to 25 per cent.

Weights and Measures are the same as in England.

America.

NEWFOUNDLAND.

AT ST. John's Accounts are kept, as in England, in Pounds, Shillings, and Pence. In this Island there is very little real money, and no Bank paper; so that business is carried on almost wholly by barter. To make up balances, and for other purposes, Bills on Britain are drawn in such small sums as 10 to 20 shillings, and these serve as a kind of paper currency. There is no Exchange; a Pound in Newfoundland being a Pound in England.

Weights and Measures are the same as in England.

SOUTH AMERICA.

In Mexico and all the Spanish possessions, Accounts are kept in Pesos or Dollars, Reals and Maravedies of Mexican plate.

34 Maravedies, or 8 Reals = 1 Dollar.

For Weights, Measures, &c. see SPAIN.

BUENOS AYRES keeps Accounts in Dollars and Reals; 8 Reals one Dollar. Exchange is reckoned on the Dollar, which, in making remittances, is rated according to its market value as silver; at present about 4s. 2d. or 4s. $2\frac{1}{2}$ d.

South America.

RIO DE JANEIRO and all BRAZIL, subject to Portugal, keep Accounts in Rees and Milrees, as in that country. Rio de Janeiro exchanges with London 60 pence Sterling, more or less, per Milree: Par 67 pence. The copper coins of Brazil are only half the value of those of Portugal.

For Weights, Measures, &c. see LISBON.

TABLES explaining the courses of Exchange between the principal Cities of Europe.

AMSTERDAM.

London,	38s. 2d.	receives	38	Shil. &	2 pence	Flem. for £1 Sterling.
Paris,	56	_	56	Grotes	Flemish,	for 3 Francs.
Madrid,	90		90	do.	do.	for Ducat of Exch.
Lisbon,	44 <u>‡</u>		444	do.	do.	for 1 old Crusado.
Hamburg,	$34\frac{1}{2}$		341	Stiver	s Banco,	for 2 Marks Banco.
Vienna,	$17\frac{3}{4}$		174	do.	do.	for 1 Rixdollar current.
Genoa,	86		86	Grotes	Flemish,	for 1 Pezza of $5\frac{3}{4}$ Lire.
Leghorn,	90 ž		905	do.	do.	for 1 Pezza of 8 Reals.
Venice,	98	gives	98	Soldi p	iccoli,	for 1 Florin Banco.
Antwerp,	$4\frac{I}{2}$		104	፤ Flori	ns of Exc	. for 100 Florins Banco.

ANTWERP.

Amsterdam, 1\frac{3}{8} per cent. advance, Exch. Florins for Dutch Florins.

Do. 102\frac{1}{2} Florins of Exch. for 100 Dutch Florins.

Paris 2 mo. \frac{5}{8} per cent. discount Francs for Francs.

Hamburg, 35\frac{5}{8} Sols of Exchange for 2 Marks Hamburg Banco.

Frankfort, 36\frac{3}{4} Sols of Exchange for Ecu of Exchange.

AUGSBURG.

Amsterdam	,124	receives	124 Rix. Giro, or of Exc. for 100 Rix. Banco.
Hamburg,			148 do. do. for 100 do. do.
Frankfort,	102꽃	•	1021 Rixdoll. current, for 100 do. curt.
Leipsic.			99 do. do. for 100 do. do.
London,	11.4.	5	11 Florins 45 Creutzers, for £1 Sterling.
Paris,	125		125 Florins current, for 300 Francs.
Vienna,	128	gives	128 Florins, for 100 Florins current.
G enoa,	64		64 Soldi fuori Banco, for 1 Florin.
Leghorn,	58		58 Soldi moneta buona, for 1 Florin.

BREMEN.

Amsterdam,	144	receives	144	Rixdollars, for 100 Rixdollars Banco.
Hamburg,	142		142	ditto, for 100 ditto. do.
Frankfort,	110		110	ditto, for 100 Rixd. Convention money.
Leipsic,	103		103	ditto, for 100 Rixdollars Currency.
London,	600		600	ditto, for £100 Sterling.
Vienna,	90		90	ditto, for 100 Rixdollars Currency.
Paris,	21		21	Grotes, for 1 Franc.

BERLIN.

London,	7.12	receives	5 7 R	ixdoll	ars 12	Groschen for £1.
Amsterdam in Bo	154		154	Rixd.	curre	nt, for 250 Flor. Banco.
Do. in Curr.	147		147	do.	do.	for 250 do. current.
Hamburg in Bo.	160		160	do.	do.	for 100 Rixd. Banco.
	104	<u> </u>	104	do.	do.	for 100 Rixdollars
Leipsic,	101		• • •			Convention money.
Vienna,	57		57	de.	do.	for 100 Rixd. current.
Augsburg,	— -			_	do.	for 100 Rixd. Conven-
Maganare,						tion money.
Frankfort,	105		105	do.	do.	for 100 Rixd. current.
Paris,	86			do.	do.	for 300 Francs.

COPENHAGEN.

London,	6.20	receives 6	Rixdo	llars 20	Skill	ings	, for ≠	? 1.
Daris	26	26	Skillin	igs,			for 1	Franc.
Amsterdam,	146	146	Rixd.	Danish,	for :	100	Rixd.	Banco.
Hamburg,			do.	do.	for 3	100	do.	do.

DANTZIC.

London,	28 receives 28 Florins,	for £1.
Paris.	112 - 112 Rixdollars,	for 100 Crowns of 3 Francs.
Amsterdam.	380 380 Groschen,	for £1 Flemish Banco.
Hamburg.	170 — 170 do.	for 1 Rixdollar Specie.
Leipsic.	125 - 125 Rixdollars,	for 100 Rixdollars.
Frankfort.	105 — 105 Groschen,	for 1 Rixdollar.

FRANKFORT.

London, Vienna,	58	58 Florins,		£1. 100 Florins current. 100 Crowns of 3 Livres.
Paris, Amsterdam,	141 =	1414 Rixd. of	Acct	for 100 Rixd. current.
Hamburg,	150	150 do.	do.	for 100 do. Banco.
Augsburg,	100½	100½ do.		for 100 do. current.
Leipsic,	100 =	100 4 do.	do.	for 100 Rixdollars in Louis d' ors.
Basil,	1014	101¼ do.	do.	for 100 Rixdollars in New Crowns.

HAMBURG.

London,	35s.6d.	receives	s 35	Shill. a	and 6 per	nce Flem	. for a	€I.
Paris,	25 <u>\$</u>		$25\frac{5}{3}$	Schill	lings Bar	ico, for S	Frai	ncs.
Madrid,	87		87	Grote	es Flemi	ish Banc	o, fo	r 1
•				D	ucat of	Plate.	_	
Lisbon,	$37\frac{3}{8}$		$37\frac{3}{8}$	do.	do. for	: 1 old Cı	rusade	D.
Leghorn,	86출		86 ½	do.	do. fo	r I Pezza	a of 8	Rs.
Genoa,	$80\frac{3}{4}$		80	do.	do. for	r 1 do. o:	[5]1	.ire.
Petersburgh,	41 \frac{1}{4}		413	Schill	ings Ban	ico, for 1	Rub	le.
Sweden,	$47\frac{3}{4}$		$47\frac{3}{4}$	do.	do.	for 1 Ban	k Do	llar.
Constantinople,	$24\frac{1}{4}$		$24\frac{1}{4}$	do.	do.	fer 1 Pic	istre.	
Amsterdam,	105분		$105\frac{1}{4}$	Rixde	ollars Du	itch Curi	ency	, for
	•		•	100	Rixdoll	lars Banc	0.	
Venice,	82		82 S	oldi p	iccoli, fe	or I Mai	i: Ba	nco.
Vienna,	300		3001	Flor. Č	urrency,	for 100 l	Rixd.	du.
Leipsic,	148		148 3	Rixd.	do.	for 100	do.	do.
Augsburg,	150	•	150	do.	do.	for 100	do.	do.
Frankfort, ?	150		150	do.	do.	for 100	do.	do.
Berlin, 5				_		_		_
Copenhagen,	142		_			for 100	_	_
Dantzic,	150½			•	*	for 1		_
Riga,				0, 4	per cent	t better	than	the
_		Riga D	ollar.					

LISBON.

London,	53	gives	53	Pence Sterling, for I Milree.	_
Amsterdam,	, 44		44	Grotes Flem. Banco, for I old	Crusado.
Hamburg,	41		41	do. ditto, for 1 dit	to.
Paris,	475	receive	s 475	Rees, for 3 Francs.	
Vienna,	366		366	Rees, for 1 Florin curre	en t.
Genoa,	746		746	Rees, for 1 Pezza of $5\frac{3}{4}$	Lire.
Venice,	66		66	Rees, for 1 Lira Picco	la.
Madrid,	2432		2432	Rees, for I Dubloon of	Plate, or
				Pistole of Ex	change.
Leghorn,	810		810	Rees, for I Pezza.	

MADRID

			MADKID.
London,	35 I	gives	351 Pence Sterl, for 1 Dollar of Plate.
Paris	14.1	0	14 Frs. 10 Cts. for 1 Dubloon of Plate.
Amsterdam,	95		95 Grotes Flemish Banco, for 1 Ducat
			of Plate,
Hamburg,	86		86 Grotes Flemish Banco, for 1 Ducat
_			of Exchange.
Lisbon,	2465		2465 Rees, for I Ducat of Exchange.
Genoa,	120	receives	120 Doll, of Pl. for 100 Pezze of 5 Lire.
Leghorn,	130		130 Doll. of Pl. for 100 Pezze of 8 Reals.
Naples,	295		295 Maravedies of Plate, for 1 Ducat.
-			~~

Leghorn,

Lisbon,

Frankfort,

509

*55*0

86

Amsterdam, 561

Tables.

N	AI	L	\mathbf{E}	S.
-			_	~

London,	42	oives	42	Pence	Sterling, for 1 Ducat.
Do.	600	_			s, for £1.
Paris,	23.55			_	55 Cents, for 1 Franc.
Lisbon,	52			_	for 1 Crusado of 400 Rees.
Madrid,	118			_	for 1 Hard Dollar.
Venice,	22.40			do.	40 Cents, for 1 Italian Livre.
Genoa,	19.60			do.	
Leghorn,	120		120		for 1 Pezza of 8 Reals Gold.
			. –	_	_
Trieste,	59.70		59	_	70 Cents, for 1 Florin current.
Palermo,	120.25			do.	25 Cts. for I Doll. of 12 Taris.
Rome,	126.75		126	do.	75 Cents, for 1 Roman Crown.
Amsterdam,	<i>5</i> 0		50	do.	for 1 Florin current.
Vienna,	59.70		59	đo.	70 Cents, for 1 Florin of 20
-					Creutzers.
Hamburg,	44.40		44	do.	40 Cents, for 1 Mark Banco.
_			P/	RIS.	•
London,	0= 00	****			
					is 20 Centimes for £1.
Madrid,	15.30				30 do. for I Dubloon of Ex.
Naples,	4.24			_	24 do. for I Ducat.
Berlin,	3.60		_	\mathbf{qo}	
Hamburg,	186				es, for 100 Marks Banco.
Augsburg,	246		246	Centin	mes, for 1 Florin current.
Vienna,	254		254	do.	for 1 Florin current.
Genoa,	477		477	do.	for 1 Pezza of $5\frac{3}{3}$ Lire.
T - 1 -	~ ^~		W	•	

PETERSBURG.

509 do. for 1 Pezza of 8 Reals.

86 Rixdollars current, for 100 Crowns.

gives 56 Grotes Flem. current, for 3 Francs.

--- 550 Rees, for the Crown of 3 Francs.

London	10½	gives	$10\frac{1}{2}$	Pence,	per Ruble.
Amsterdam,	10		10	Stivers Banco,	per ditto.
Hamburg	9		9	Schillings Banco,	per ditto.
Leipsic	8		8	Groschen,	per ditto.
Vienna,	50		<i>5</i> 0	Creutzers,	per ditto.
Paris,	1.40		1	Franc 40 Centimes,	•

STOCKHOLM.

London,	4.15	receives	4	Rixdollars	15 S	killings, for £1
Amsterdam,	44		44	Skillings,	for 1	Rixdollar Banco.
Copenhagen,	36		36	ditto,	for 1	Rixdollar.
Hamburg,	48		48	ditto,	for 1	Rixdollar Banco.
Paris,	26		26	ditto,	for 1	Ecu of 3 Francs,
Lisbon,	21		21	ditto,	for I	old Crusado.
Madrid,	42		42	ditto,	for 1	Ducat of Exchange
Dantzic,	9 <u>¥</u>		9	ditto,	for I	Florin.

VENICE.

London,	28	receives		Italian Livres, for £1.
Hamburg,	4.16	,	4	Lire 16 Soldi, for 1 Mark Banco.
Vienna,	4. 6			do. 6 do. for I Florin current.
Amsterdam,	<i>5.</i> 1		5	do. 1 do. for I Florin Banco.
Paris,	2.10		2	do. 10 do. for 1 Franc.
Augsburg,	4.18		4	do. 18 do. for 1 Florin current.
Genoa,	40		40	Soldi, for 1 Lira fuori Banco.
Leghorn,	11.18		11	Lire 18 Soldi, for 1 Pezza.
Naples,	10. 2		10	do. 2 do. for 1 Ducat.
Lisbon,	66	gives	66	Rees, for 1 Lira or Livre.

VIENNA.

London,	10 receives 18 Florins Effective, for £1.
Amsterdam,	288 Rixd. curt. for 100 Rixd. Banco.
Hamburg,	$302\frac{1}{3}$ ——— $302\frac{1}{3}$ do. do. for 100 do. do.
Augsburg,	202½ — 202½ do. do. for 100 do. currrent.
Paris,	48 48 Creutzers, for 1 Franc.
Leghorn,	29 gives 29 Sols good money, for 1 Florin.
Genoa,	30½ Sols fuori Banco, for 1 Florin curt.
Venice,	180 receives 180 Florins, for 500 Lire piccole.
Prague,	991 gives 991 do. for 100 Florins current.
Milan,	34 34 Current Sols, for 1 Florin current.
Constantinople,	112 receives 112 Florins, for 100 Piastres.
Smyrna,)

CALCULATIONS OF EXCHANGE BETWEEN FOREIGN PLACES.

Examples.

AMSTERDAM ON PARIS.

1. Reduce 576 Florins, 10 Stivers, to French money; Exchange 56 Grotes Flemish, per Crown of 3 Francs.

Grs. Frs. Fl. St.
As
$$56:3::576.10$$

$$\begin{array}{r}
20 \\
\hline
11530 \\
\hline
2 \\
\hline
23060 \\
\hline
3 & Francs. \\
\hline
56)69180(1235.36) \\
\hline
56 \\
\hline
13 & & \text{c.}
\end{array}$$

HAMBURG ON AMSTERDAM.

2. Reduce 3293 Marks, 3 Schillings Banco, to Dutch money; Exchange 34½ Stivers Banco, for the Rixdollar of 2 Marks.

$$Mks. \ Stiv. \ Mks. \ Sch.$$
As $2:34\frac{1}{2}::3293.3$

$$\frac{16}{32} \frac{16}{19761}$$

$$\frac{3293}{52691}$$

$$\frac{34\frac{1}{2}}{210764}$$

$$\frac{210764}{158073}$$

$$\frac{26345}{26345} \frac{20}{20}$$

$$32) 1817839 (56808)$$

$$\frac{160}{21} & & \text{Florins 8 Stivers.}$$

HAMBURG ON AMSTERDAM.

3. Reduce 1547 Marks 12 Schillings to Dutch money; Exchange $105\frac{1}{2}$ per cent, that is $105\frac{1}{2}$ Rixdollars of Amsterdam, for 100 Rixdollars of 3 Marks Hamburg.

Rixd. Rixd. Mks. Sch.

As
$$100: 105\frac{1}{2}: : 1547.12$$

$$\frac{3}{300} \frac{2\frac{1}{2}}{211} \frac{16}{9294}$$

$$\frac{16}{4800} \frac{52\frac{5}{4}}{263\frac{3}{4}} \frac{1547}{24764}$$

$$\frac{263\frac{5}{4}}{74292}$$

$$148584$$

$$49528$$

$$12382$$

$$6191 Florins. Stivers.$$

$$4800) 6531505 (1360. 14\frac{3}{4})$$

$$\frac{4800}{17315}$$

$$14400$$

$$2915 &c.$$

remainder.
3505
20
)70100(14\frac{3}{4}
4800
2210 &c.

2½ Florins a Rixdollar of Amsterdam.

3 Marks a Rixdollar specie of Hamburg.

HAMBURG ON PARIS.

4. Reduce 4482 Marks 14 Schillings Banco to French money; Exchange $25\frac{1}{2}$ Schillings Banco per Crown of 3 Francs.

Sch. Fr. Mks. Sch.

As $25\frac{1}{2}:3::4482.14$ 2 16 $\overline{51}$ 26906 4482 $\overline{71726}$ 2 $\overline{143452}$ $\overline{3}$ Francs. 51)430356(8438.35) $\underline{408}$ $\underline{22 \&c.}$

HAMBURG ON AUGSBURG.

5. Reduce 5631 Marks 10 Schillings Banco to money of Augsburg; Exchange 148 Rixdollars Augsburg Currency for 100 Marks Banco.

Mks. Rixd. Mks. Sch.As 100: 148:: 5631.10

3)5631

1877

148

277796

S Sch. $\frac{1}{6}$ 25
2 do. $\frac{1}{4}$ 6

100)2778,27 Rixdollars Augsburg.

3
2)833481

4167,40 Florins.

60

24,00 Creutzers.

Multiply Rixdollars by 3, and divide by 2, gives Florins; and 3 Marks or 48 Sch. make a Rixdollar of Hamburg.

AUGSBURG ON HAMBURG.

6. Reduce 4167 Florins 24 Creutzers to money of Hamburg; Exchange 148 Rixdollars Augsburg Currency for 100 Marks Banco Hamburg.

Rixd. Mks. Fl. cr.
As 148: 100: :4167.24

2
3)8334
2778 Rixdollars.

100
277800

18 Creutzers
$$\frac{1}{3}$$
 20
6 do. $\frac{1}{3}$ 7 Rixd. Sch.

148)277827(1877.10

148 3
1298 5631 Marks 10 Schillings.

1184
114 &c.

remainder.

31
3
93
16
148)1488(10 Schillings.
1480

The Exchange of Hamburg with Berlin, Leipsic, Frankfort, Nuremburg and Breslaw, is computed on the same principle as the above: Hamburg giving 100 Rix-dollars of 3 Marks Banco for a variable number of their Rixdollars Currency.

SPAIN ON PARIS.

7. Reduce 968 Dollars, 6 Reals, 4 Maravedies to French money; Exchange 14 Francs, 10 Centimes per Dubloon of Exchange.

4 Dollars = 1 Dubloon.

A Dollar of Exchange is worth 8 Reals Old Plate or 15 Reals, 2 Maravedies Vellon.

A Ducat of Exchange is worth 11 Reals, 1 Maravedie, or 375 Maravedies Old Plate, or 20 Reals, 2515 Maravedies Vellon.

A Pistole of Exchange is worth 32 Reals Old Plate, or 60 Reals 8 Maravedies Vellon.

The Dollar, Ducat, and Pistole of Exchange, are only nominal monies of account, like the Pound Sterling or Flemish, and are worth much less than the specie monies of the same denomination. The Dollar of Exchange is worth at present $35\frac{1}{2}$ pence: the Specie Dollar passes for 4s. 6d. and is intrinsically worth 4s. $4\frac{1}{2}$ d.

NAPLES ON PARIS.

8. Reduce 1450 Ducats 30 Grains to French money; Exchange 80 Sols per Ducat.

D. Sols. Ds. gr. As 1:80:1450.30 80 20)11602400 Sols. 5801.40 Livres.

Livres.

And as 81:80::5801.40:5729 Francs 77 Centimes.

9. Reduce 867 Ducats 89 Grains to French money; Exchange 23.60 Grains for 1 Franc.

Grs. Fr. Ds. gr.
As 23.60:1::867.89

100
23.60)86789(3678 Francs 50 Centimes.
7080

LISBON ON PARIS.

10. Reduce 840 Milrees 456 Rees to French money; Exchange 475 Rees for the Crown of 3 Francs.

Rees. Fr. Mil. Rs.
As 475:3::840.456
3 Fr. Centimes.
475)2521368(5308.14)
2375
146 &c.

If the sum is given in Crusados, they are reduced to Milrees by multiplying by 4, cutting off the last figure, and to it adding the first figure of the Rees.

Example.

Reduce 2100 Crusados 456 Rees into Milrees.

An old Crusado, or Crusado of Exchange, is 400 Rees, or $2\frac{1}{2}$ in a Milree, a new Crusado, is 480 Rees, or $2\frac{1}{12}$ in a Milree.

AUGSBURG ON AMSTERDAM.

F1. Reduce 711 Florins 12 Creutzers Augsburg Currency to Dutch money; Exchange 124 Rixd. of Ex. for 100 Rixd. Amsterdam Banco.

Cur. Exch. Fl. cr. Fl. Exch.

As
$$127:100::711.12:560$$

$$\begin{array}{r}
60 \\
\hline
42672 \\
\hline
100 60 \\
\hline
127)4267200(3360 Creutzers. \\
\hline
381 560 Fl. Exchange. \\
\hline
45 &c. 2 \\
\hline
3)1120 \\
\hline
373\frac{1}{3} Rixdollars.$$

100 Rixdollars of Exchange are equal to 127 Rixdollars Currency.

AUGSBURG ON AMSTERDAM.

```
Rixd. Rixd. Cr.
Then as 124: 100:: 373.30
         90 2½
                       90
     11160 250 Fl. 33600
                    250
                   1680
                   672 Fl. St. Pen.
             11160)8400000(752.13.12
                   78120
                    58800
                    55800
                     30000
                     22320
                      7680
                         20
                    )153600(13 Stivers.
                      11160
                      42000
                      33480
                        8520
                          16
                     )136320(12 Pennings.
                      11160
                       24720
                       22320
                        2400
```

60 Creutzers a Florin.
90 do. a Rixdollar.
16 Pennings a Stiver.
20 Stivers a Florin of Amsterdam.
21 Florins a Rixdollar of do.

AMSTERDAM ON AUGSBURG.

12. Reduce 752 Florins, 13 Stivers, 12 Pennings, to Augsburg Currency; Exchange 124 Rixd. of Exchange for 100 Rixdollars Banco.

Exch. Cur. Fl. Ex.

Then as 100:127::560:711 Fl. 12 Creutzers Cur.

 $\begin{array}{r}
560 \\
7620 \\
635 \\
\hline
711,20 \\
60 \\
\hline
12,00
\end{array}$

BERLIN ON HAMBURG.

13. Reduce 1232 Rixdollars 16 good Groschen to Hamburg Banco; Exchange 160 Rixdollars Berlin Currency for 100 Rixdollars Banco.

```
Rixd. Rixd. Rixd. gr.
As 160: 100: 1232.16
   24 3
                     24
 3840 \quad 300 \, \text{Mks.} \, \, \overline{4934}
                  2465
                  29584
                      300 Marks Schillings.
            3840)8875200(2311 . 4
                  7680
                  11952
                  11520
                    4320
                    3840
                     4800
                     3840
                      960
                       16
                     5760
                     96
                   )15360(4 Schillings.
                    15360
```

Berlin Money.

12 Pfenings a Good Grosche.
24 Good Groschen a Rixdollar Currency or of Account.

The Exchange of Leipsic on Hamburg is calculated the same way as that of Berlin, as above.

BREMEN ON HAMBURG.

14. Reduce 2246 Rixdollars 20 Grotes to money of Hamburg; Exchange 142 Rixdollars for 100 Rixdollars Banco of Hamburg.

- 72 Grotes a Rixdollar Bremen.
- 16 Schillings a Mark.
 - 3 Marks a Rixdollar Hamburg.

COPENHAGEN ON AMSTERDAM.

15. Reduce 720 Rixdollars, 4 Marks, 12 Skillings, to Dutch Banco money; Exchange 146 Rixdollars for 100 Rixdollars Amsterdam current; Agio 3\frac{3}{4} per cent.

```
Rixd. Rixd. Rixd. ms. sk.
          As 146: 100:: 720.4.12
                6 \quad 2\frac{1}{9}
             876 250 Fl. 4324
               16
                              16
            14016
                          25956
                           4324
16 Skillings a Mark.
                           69196
6 Marks a Rixdollar.
                              250
                          3459800
                         138392 Fl. St. Cur.
                  14016)17299000(1234.43
                         14016
                    remainder.
                       3256
                          20
                      )65120(41 Stivers.
                       56064
                        9056
    Then as 103 : 100:: 1234 . 4 !
```

COPENHAGEN ON HAMBURG.

16. Reduce 1856 Rixdollars, 3 Marks, 8 Skillings, to Hamburg money: Exchange 150 Rixdollars for 100 Rixdollars Hamburg Banco.

Rixd. Rixd. Rixd. ms. sk. As 150: 100: 1856.3.8 6 3 6 900 300 11139 16 Marks 16 14400 66842 11139 178232 300 Marks Schillings. 144)534696,00(3713 . 23 Hamburg. 432 1026 1008 18 remainder. 24 16)384(2 Schillings. **288**

FRANKFORT ON PARIS.

96

17. Reduce 1786 Florins, 24 Creutzers, to French money; Exchange 80 Rixdollars for 100 Crowns of 3 Livres tournois.

FRANKFORT ON PARIS.

FRANKFORT ON HAMBURG.

18. Reduce 2568 Rixdollars, 62 Creutzers Currency, to Hamburg money; Exchange 148 Rixdollars for 100 Rixdollars Banco.

Rixd. Rixd. cr.

As 148: 100: 2568.62

90 3 90

13320 300 231182

Marks. 300 Mks. Sch.

13320)69354600(5206.13 Banco.)

66600

27546

26640

906

remainder. 10680 16)170880(13 Schillings... 13320 3768 &c..

FRANKFORT ON AMSTERDAM.

19. Reduce 657 Rixdollars 50 Creutzers to Dutch money; 141 Rixdollars for 100 Rixdollars Amsterdam Currency.

Rixd. Rixd. Rixd. cr. As 1413: 100:: 657.50 90 $90 \quad 2\frac{1}{9}$ 12690 250 *5*9180 45 Florins. 250 12735 2959000 11836 Florins St. $12735)14795000(1161 \cdot 15\frac{1}{5})$ 1273520600 12735 7865 &c.

PETERSBURG ON HAMBURG.

20. Reduce 1320 Rubles 40 Copecs to Hamburg money; Exchange 9 Schillings Hamburg Banco per Ruble.

Co. Sch. Rub. co.
As
$$100:9::1320.40$$

$$\begin{array}{r} 9 \ Mks. \ Sch. \\ \hline 1600)1188360(742.11\frac{1}{2}) \\ \hline 11200 \\ \hline \hline 6836 \\ 6400 \\ \hline \hline 4360 \\ 3200 \\ \hline \hline 11,60 \\ \end{array}$$

16 Schillings a Mark.100 Copecs a Ruble.

PETERSBURG ON AMSTERDAM.

21. Reduce 6824 Rubles 50 Copecs to Dutch money; Exchange 10 Stivers Banco per Ruble:

Rub. St. Rub. co.
As
$$1:10::6824.50$$

 100 10
 100 $20)6824,5,00$ Stivers.
 3412 Florins, 5 Stivers.

PETERSBURG ON PARIS.

22. Reduce 736 Rubles 60 Copecs to French money; Exchange 1 Franc, 40 Centimes per Ruble.

20 Florins a Stiver.

100 Centimes a Franc.

100 Copecs a Ruble.

STOCKHOLM ON AMSTERDAM.

23. Reduce 867 Rixdollars, 38 Skillings, to Dutch money; Exchange 44 Skillings per Rixdollar Banco.

$$Sk. \ Rixd. \ Rixd. \ Sk.$$
 $As 44 : 1 : : 867 . 38$

$$\frac{2\frac{1}{2}}{2\frac{1}{2}} \quad \frac{48}{6944}$$

$$\frac{3471}{41654}$$

$$\frac{2\frac{1}{2}}{83308}$$

$$\frac{20827 \ Florins \ St.}{44)104135(2366 . 14)}$$

$$\frac{88}{161}$$

$$\frac{132}{29}$$

remainder.

31 20 44)620(14 Stivers. 44 180 176

48 Skillings a Rixdollar.

20 Stivers a Florin,

21 Florins a Rixdollar Banco.

Indirect Exchange.

INDIRECT EXCHANGE.

When Exchange is effected between two places only, it is said to be direct: when it is done through more than two, it is called Indirect Exchange, or more commonly, Arbitration of Exchange: when three places are employed the arbitration is simple; when more than three, it is then compound.

The Rule for drawing and remitting with advantage, is to draw upon the place where the course of Exchange is below the arbitrated price, and remit to the place where the course is above the arbitrated price.

Examples.

1. If the Exchange of London on Amsterdam, be 39 sh. Fl. per £. Sterling, and of London on Hamburg, be 35s. 2d. Flemish per £. Sterling, what is the arbitrated price between Amsterdam and Hamburg; that is how many Stivers for 2 Marks Banco: and how should London draw and remit to receive profit, supposing the advised course of Exchange between Amsterdam and Hamburg to be 32½ Stivers Banco, for the Rixdollar of 2 Marks Banco.

As 35.2:39::2 Marks: 35½ Stivers, the arbitrated price: this being better for Hamburg than the advised price, therefore draw on Hamburg, and remit to Amsterdam: thus a Bill of £100 drawn on Hamburg, at 35s. 2d. will amount to 1318 Marks, 12 Schillings, and this sum exchanged into Dutch money, at 32½ Stivers, will produce 1071 Florins, 10 Stivers; and a Bill on Amsterdam for the amount, at 39s. will cost only £91.11.8.

For as £1:35.2::£100:1318 Marks, 12 Schillings. And as 2 Marks: $32\frac{1}{2}$ Stivers::1318.12:1071 Florins, 10 Stivers.

Again, as 39 Sh.: £1:: 1071 Fl. 10 St.: £91.11.8.

Indirect Exchange.

But if, on the contrary, the advised price of Exchange be 36½ Stivers, it is better for Hamburg than the arbitrated price 35½: you should therefore draw on Amsterdam, and remit to Hamburg.

dam, and remit to Hamburg

For £100 at 39s. produces 1170 Florins, and these, at $36\frac{1}{2}$ Stivers for 2 Marks, produce 1282 Marks, 3 Schillings; and a Bill for this amount at 35s. 2d. will cost only £97. 4.7: the transaction in this way leaves a profit of £ 2.15.5.

For as £1:39 sh.::£100:1170 Florins.

And as 36½ Stivers: 2 Marks:: 1170 Florins: 1282 Marks, 3 Schillings.

Again, as 35s. 2d.: £ $\bar{1}$:: 1282.3: £97.4.7.

To find the gain per cent.

As $35\frac{1}{2}$ arbitrated price: $36\frac{1}{2}$ advised price:: $100:102\frac{4}{5}$ or $2\frac{4}{5}$ per cent.

2. Hamburg draws on Amsterdam for 1000 Marks Banco, at $34\frac{1}{2}$ Stivers for 2 Marks. Amsterdam draws on London to pay the draft at 39s. Flemish per £. Sterling; whether will London have more or less to pay than if Hamburg had drawn direct at the Exchange of 34s. 6d. Flemish per £?

Mks. Stiv. Marks. Flor. Stivers.

As $2:34\frac{1}{2}:1000:862.10$ Sh. Flor. stiv.

And as 39: £1::862.10:£73.14.4 indirect. Then as 34s.6d.:£1::1000 Marks:£77.5.11 direct: by the indirect, London will have to pay £3.11.7 less than by the direct; the indirect way of course will be the most favourable.

3. St. Gall remits to Augsburg 1426 Florins, 30 Creutzers, at 1187 Rixdollars, for 100 Rixdollars Augsburg currency. Augsburg remits to Hamburg 1200 current Florins, at 1484 Rixdollars for 100 Rixdollars Banco; and Hamburg remits to London 1618 Marks, 14 Schillings Banco, at 35s. 2d. Flemish per £. Sterling, what amount does London receive, and is it more or less

Indirect Exchange.

than would be received by a direct remittance from St. Gall, at 11 Florins, 45 Creutzers per £. Sterling?

Rixd. Rixd. Florins. Cr. Florins current.

First as $118\frac{7}{8}$: 100: : 1426.30: 1200

Florins. Marks Schillings.

And as $148\frac{1}{4}$: 100: 1200 : 1618.14 Sh. d. £. Mks. sch. £. s. d.

Then as 35.2: 1::1618.14: 122.15.2

from St. Gall direct.

Fl. cr. £. Florins. cr.

as 11.45:1::1426.30: £121.8.1

London therefore gains £1.7.1 by the indirect course.

The method of working these statings, has been already shown in the Examples of Exchange between Foreign Places.

In operations of Indirect Exchange, allowance must always be made for Commission and other charges; ½ to 3 per cent. for each place engaged in the transaction is generally sufficient. The continual variations in the courses of Exchange often afford room for transactions of considerable profit, by drawing and remitting with judgement: such a business requires a very intimate knowledge of Exchanges, a watchful eye over their fluctuations, and promptitude in taking advantage of them.

The Exchange of London on a foreign place, does not always correspond with the Exchange of the foreign place on London: there is sometimes a considerable difference in the rates of the two places; so much so as to make it a matter of importance to draw Bills, instead of receiving remittances for sums due in the foreign place.

In the Outports, where business with foreign places is almost wholly in the way of export and import, shippers of goods generally allow the foreign house to make remittances; but it would often be a great saving for them, to draw Bills on their agent abroad by means of an agent in London.

Indirect Exchange.

The following statement will exemplify this with regard to Hamburg:

Suppose a draft from London at 3 mos. for £100 0 0 and as the drawer is not debited in account with it at Hamburg till due, add 3 months Interest at 5 per cent.

deduct Commission $\frac{1}{2}$ per cent £0 10 0

Bill Brokerage 1 per

mille 0 2 0 amps for 2 sets 0 3 0

Stamps for 2 sets

Postages to and from

0 5 0 1 0 0 0 5 0 Hamburg

£100 5 0

Remittance from Hamb. at 3 mos. £100 0 0 deduct 3 months Interest at

> 5 per cent £1 5 0 Commission at $\frac{1}{2}$

per cent 0 10 0

Bill Brokerage 1/8

per cent 0 2 6

Stamps & Postages 0 7 0 2 4 6 97 15 6

difference £ 2 9 6 Or 2½ per cent, which on 36 sh. Exchange is 10½ Grotes.

Suppose the Exchange on London 36s. 2d., a Par remittance from Hamburg ought to be 35s. 3d. to 35s. 4d. or if, as on consignments, the $\frac{1}{2}$ per cent. commission in Hamburg is saved, 35s. 5d. to 35s. 6d.

If I draw a Bill on Hamburg at 3 months, from 1st June, for a sum due there in cash on that date, as the Bill is not charged in my account till 1st September, I get 3 months interest here, and also 3 months interest on cash in Hamburg, which is 6 months interest saved by drawing, less the charges for Commission, &c.

When the Discount in Hamburg is as at present so low as 2 per cent. that difference of interest brings the

Indirect Exchange.

London Exchange so much nearer that in Hamburg, 712.

Draft from London as before £100 5 0 Remittance from Hamburg £100 0 0

Interest for 3 months

at 2 per cent £0 10 0

Commission none, as

being a remittance

for goods sold........ 0 0 0 Postages and Stamps 0 7 0 0 17 0 99 3 0

Difference in favour of drawing...... £ 1 2 0

£1.2 or $1\frac{1}{10}$ per cent is $4\frac{5}{4}$ Grotes on an Exchange of 36s. or if the Exchange in London be 36s. 2d. equal

to 35s. 91d to 35s. 10d. in Hamburg.

This regulation of Exchanges, or in other words, Bill business, is principally in the hands of Jew houses, who, in a great measure, do it on joint account without charging Commission; so that the reciprocal Exchanges may even approach ½ per cent., or about 2 Grotes more, without their losing, the more so as the discount in Hamburg at present is from 1 to 2 per cent.—such a low rate produced either by want of business, or overplus of Capital, is, generally speaking, but of very temporary duration.

On operations in Goods, such as consignments, which produce long running accounts, it cannot be expected that the Hamburg Consignee should charge less than the established interest of 5 per cent. per annum in accounts current, as in the long run of business the average interest will turn out to be fully as much, besides his being charged the same rate of interest in this country; in making calculations, 5 per cent. may therefore be taken as the rate.

The above estimate is for London only; when the drawer is in an Outport, there must be added an additional sum for postages and stamps to draw on London: when the draft is for advances on Goods consigned, the house in London generally charge 1/2 per cent for guar-

Examples of Foreign Bills.

anteeing the Insurance on the Goods, which will therefore make the charge of commission 1 per cent. instead

of ½ per cent. as stated.

The low discount and all the advantages given by the Jew houses are virtually enjoyed by the consigner in passing drafts on Hamburg, while it operates quite the reverse on remittances from that place.

EXAMPLES OF FOREIGN BILLS.

FRENCH.

Paris, 1 ma Janvier, 1820.

£265.8.4 Sterling.

A Deux Mois de date payez par cette premiere de change a l'ordre de Mons. A-B-Deux cents soixante cinq Livres, huit Sols, quatre Deniers Sterling valeur comptant, que passerez suivant i' avis.

A Monsieur

Mons .D— M— Londres.

Various ways of expressing the term of a Bill.

Deux mois de date Trente Jours d'aujourd'hui Thirty days after date. Trente Jours du courant Trente Jours de vue

Two months after date. Thirty days after date. Thirty days after sight.

Names of Months. Janvier, Fevrier, Mars, Avril Mai, Juin, Juillet, Aout, Septembre, Octobre, Novembre, Decembre.

Example's of Foreign Bills.

ITALIAN.

Naples, 1 mo Gennaio, 1820.

£265.8.4 Sterline.

A Due Mesi di dato, pagate per questa prima di Cambio all ordine del Signor A— B— Ducenti sessanta é cinque Lire, otto Scellini quattri Soldi Sterline valore ricevuto contante, é li passerete secondo l'ordine di.

M-- N--

Various ways of expressing the term of a Bill.

Due Mesi di dato Two months after date.

Due Mesi di vista Two months after sight.
Trenti Giorni di dato Thirty days after date.

Names of Months. Gennaio, Febbrajo, Marzo, Aprile, Maggio, Giugno, Luglio, Agosto, Settembre, Ottobre, Novembre, Decembre.

SPANISH.

Madrid, 1 mo Enero, 1820.

Por £450 Esterlinas.

A Dos usos se servira V. M. mandar pagar por esta mi primera de Cambio a la orden de Signor A.— B.— Quattro cientas cinquenta Libras Esterlinas valor recibido de C.— D.— que sentara V. M. como por aviso.

D— M—

Una dia, a day—una semana, a week—un mes, a month—Los meses, months—dos usos, two usances—uso y medio, usance and a half—dias vista, dato, days sight or date.

Names of Months. Enero, Febrero, Marzo, Abril, Mayo, Junio, Julio, Agosto, Septiembre, Octubre, Noviembre, Diciembre.

Examples of Foreign Bills.

GERMAN.

Hamburg, 1 ten Januar, 1820.

Für £423.16.8 Stg.

Drey Monaten nach dato, bezahlen sie gegen diesen prima Wechsel, an die ordre Herrn A— B— Vier hundert drey und Zwanzig Pfund sechszeln Schilling, acht Pfening Sterling den werth erhalten, und stellen sie auf rechnung laut bericht.

Herren

R- W-

Herren G-S-

Various ways of expressing the term of a Bill.

Drey Monaten nach dato

Three months after date.

Drey Monaten nach heute

Three months after date.

Names of Months. Januar, Februar, Marz, April, May, Junius, Julius, August, September, October, November, December. The Germans have other names for the months descriptive mostly of the seasons, such as Fruhling Monat, or spring month, for April; Herbst Monat, or harvest month, for September, &c. but the names given are used always for commercial purposes.

Examples of Foreign Bills.

DUTCH

Amsterdam, 1 en June, 1820.

Per £200 Sterling...

Twee Maanden na dato betaalen u e d, von deze prima Wisselbrief (seconda unbetaald) Zynde aan de ordre von de Heeren A-B- de Somme von Twee Honderd Pond Sterlings, de waarde von dezelfden en steld op reekening als per ordris von.

C-- D--

Heeren G---in London.

Various ways of expressing the term of a Bill.

Twee Maanden na dato Two months after date. Dertig Dagen na gezigt

Thirty days after sight.

The foregoing examples of Foreign Bills, with the explanations subjoined, will, it is presumed, be found useful, as of late years many such Bills are met with in the course of business, and those receiving them may not always be able to ascertain their correctness, time when drawn, when due, &c. This, however, with the assistance of the above examples, and the following Table of numbers in the five principal languages of the Continent, may be easily done by any person. The date when due is generally marked on the Bills, but it is satisfactory to be able to know that it is correct.

Table of Numbers.

TABLE of Numbers in Five Principal Languages of Europe.

; ; ;	French.	Italian.	Spanish.				
1	Un	Uno	Uno				
2		Due	Dos				
3	Trois	Tre	Tres				
. 4	_	Quattro	Quatro				
5		Cinque	Cinco				
6		Sei	Seis				
7	1	Sette	Siete				
8	1 * -	Otto	Ocho				
9	_	Nove	Nueve				
10	• • • • • • • • • • • • • • • • • • •	Dieci	Diez				
11	1 _	Undici	Once				
12		Dodici	Doce				
13	.	Tredici	Trece				
14	<u> </u>	Quatordici	Catorce				
15	†	Quindici	Quince				
16	Sieze	Sei-dici	Diez y seis				
17		Dieci-sette	Diez y siete				
18		Dieci-otto	Diez y ocho				
19	1	Dieci-nove	Diez y nueve				
20		Venti	Veinte				
21		Vent une	Veinte y uno				
29		Vent due	Veinte y dos				
30	1 _ U	Trenta	Treinta				
4(· .	Quaranta	Quarenta				
50	,	Cinquanta	Cinquenta				
60	L •	Sessanta	Secenta				
70		Settanta	Sententa				
8	1 *	Ottanta	Ochenta				
9	_ · ~ .	Nonanta	Noventa				
10		Cento.	Ciento				
190	·]	Mille	Mil				

Table of Numbers.

Table continued.

	German.	. Dutch.
1	Ein	Een
2	Zwei	Twee
3	Drei	Drie
4	Vier	Vier
5	Funf	Vyf
6	Sechs	Zes
7	Sieven	Zeven
8	Acht	Acht
9	Neun	Negen
10	Zehn	Tien
11	Elf	Elf
12	Zwölf	Twaalf
13	Drei zehn	Dertien
14	Vier zehn	Vierteen
15	Funf zehn	Vyftien
16	Sechs zehn	Zestien
17	Sieven zehn	Zeventien
18	Acht zehn	Achtien
19	Neun zehn	Negentien
20	Zwanzig	Twentig
21	Ein & Zwanzig	Een & Twentig
22	Zwei & Zwanzig	Twee & Twentig
30	Dreizig	Dertig
40	Vierzig	Viertig
50	Funfzig	Vyftig
60	Sechszig	Zestig
70	Sievenzig	Zeventig
80	Achtzig	Achtig
90	Neunzig	Negentig
100	Hundert	Honderd
1000	Tausend	Duizend

GENERAL TABLE OF FOREIGN MONIES.

RUSSIA.	£.	s •	d.
2 Polushkas = a Denushka	0	0	$0\frac{1}{5}$
2 Denushkas = a Copec	0	0	021
3 Copecs = an Altin	0	0	$1\frac{13}{50}$ $4\frac{2}{5}$
10 Copecs = a Grievener	0	0	42
25 Copecs = a Polpotin	0	0	$10\frac{1}{2}$
50 Copecs = a Poltin	0	1	9
100 Copecs = a Ruble	0	3	6
an Imperial	1	12	10
sweden & lapland.			
e Runstics — a Slant	0	0	$0\frac{9}{30}$
3 Runstics = a Slant	0	0	$1\frac{1}{9}$
- a Copper Marck	0	0	0꽃

$\begin{array}{ccccc} 0 & 0 & 0\frac{5}{4} \\ 0 & 0 & 2\frac{1}{4} \\ 0 & 0 & 3 \\ 0 & 0 & 9 \\ 0 & 4 & 6 \end{array}$ a Copper Marck 8 Ores= a Silver Marck... 3 Copper Marcks.. = a Copper Dollar 4 Copper Marcks.. = a Silver Dollar .. 3 Copper Dollars. = a Rixdollar 48 Skillings..... = 4 6 a Rixdollar 6 Silver Dollars ... = a Ducat 2 Rixdollars.... =

DENMARK & NORWAY.

4 Pfenings = a Witten 3 Wittens or 2 Fyrkes = a Skilling 16 Skillings = a Mark 20 Skillings = a Mark Specie 24 Skillings = a Rixd. Ort 4 Marks = a Crown 6 Marks = a Rixd. Specie 7 Marks = a Ducat	0 0 0 0	0 0 1 3 4	0 1 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
12 Marks = a Ducat	U	Э	v

RIGA, REVEL, &c.

	£.	s.	d.
8 Blackens = a Grosche	0	0	$0\frac{3}{2}$
2 Groschen = a Whiten	0	0	$0\frac{3}{4}$
6 Groschen = a Mark	0	0	$\frac{2\frac{1}{3}}{0\frac{3}{3}}$
30 Groschen = a Florin			0 ₹
90 Groschen or 80 Ferdings = a Rixdollar	0	3	6
4 Orts or 108 Groschen \ = an Alberts Dollar	0	4	6

DANTZIC, KONIGSBERG, &c.

6 Pfenings = a Schilling	0	0	0 1
3 Schillings = a Grosche			
6 Groschen = a Kopfstuck			
18 Groschen = a Timpfe			•
30 Groschen = a Florin or Gulden			43
90 Groschen = a Rixdollar	0	4	$2\frac{1}{4}$
5 Rixdollars = a Frederic d' Or	1	1	0

MUNICH.

4	Pfenings =	a Creutzer	0	0	$0\frac{7}{80}$
		an Albus	0	0	$0\frac{7}{20}$ $0\frac{7}{10}$
3	Creutzers ==	a Kaiser Grosche	0	0	$1\frac{1}{20}$
4	Creutzers =	a Batze	0	0	$1\frac{5}{3}$
$2\frac{1}{2}$	Creutzers =	a Land Müntze	0	0	1 20 1 20 1 37 1 37 1 37 1 37 1 37 1 37 1 37 1 37
24	Creutzers =	a Kopfstuck	0	0	$8\frac{3}{5}$
60	Creutzers =	a Gulden or Florin	0	1	9
90	Creutzers =	a Rixdollar	0	2	$7\frac{1}{2}$
2	Florins =	a Specie Dollar	0	3	6
$5\frac{1}{3}$	Florins	a Ducat	-	9	4
$7\frac{1}{3}$	Florins =	a Max. d' Or	0	12	10
		a Carolin d' Or		19	3

FRANKFORT.

4 Pfenings = a Creutzer	0	0 0 0 0 0 2 3	d. 73 0 134 25 15 1 6 8 4
vienna, aŭgsburg, &c.			
2 Pfenings = a Dreyer	0 0 0 0 0	0 0 0 0 0 0 2 3 4 8	8 1 2 2
dresden, leipsic, &c.			
2 Hellers a Pfening	0 0 0 0 0 0	00234227	2 3

PRAGUE, PRESBURG, &c.

90 Creutzers = a Grosche = a Creutzer = a White Grosche = a Gulden or Florin = a Rixdollar = a Specie Dollar = a Ducat = a Ducat = a Ducat = a MENTZ, TRIERS, &c.	0 0 0	s. 0 0 0 2 3 4 8	0 5 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0 1
3 Duyts = a Creutzer 8 Duyts = a Stiver 9 Stivers = a Plapart 4 Plaparts = a Kopfstück 40 Stivers = a Guilder 2 Guilders = a Specie Dollar 4 Guilders = a Ducat	0 0 0 0 0 0		
BERLIN.	v	V	.
18 Deniers = a Grosche		_	01 01 111
24 Groschen = a Dollar Banco 5 60 Groschen = a Florin	0	_	4
100 Groschen = an Alberts Dollar 23 Rixdollars = a Ducat 5 Rixdollars = a Frederic d' Or		3 8 16	
HANOVER.		•	
8 Pfenings = a Mariengrosche 12 Pfenings = a Grosche 16 Groschen = a Gulden 36 Mariengroschen = à Rixdollar 48 Ditto = a Specie Dollar 4 Gulden = a Ducat	0 0 0	0 2 3 4	4 6

HOLLAND.

		£.	s.	d.
8	Pfenings = a Groot	0	0	$0\frac{1}{2}\frac{1}{40}$
2	Grotes or 8 Duyts = a Stiver	0	0	$1\frac{1}{20}$
	Stivers = a Dubbeltie			$2\frac{1}{10}$
21	Stivers = a Stooter	0	0	$2\frac{5}{\Omega}$
$5\frac{1}{2}$	Stivers = a Sesthalf	0	0	$2\frac{1}{10}$ $2\frac{5}{8}$ $5\frac{1}{4}$ $6\frac{3}{10}$
6 *	Stivers = an Escalin	0	0	$6\frac{3}{10}$
	Stivers = a Guilder or Florin			9.
$2\frac{1}{6}$	Florios = a Rixdollar	0	4	6
3	Florins = a Rixdollar Florins = a Daalder	0	5	3
6	Stivers = a Shilling Flemish	0	0	$6\frac{5}{10}$
	Florins = a Pound Flemish.			6
28	Stivers = a Gold Guilder	0	2	$5\frac{2}{5}$
50	Stivers = a Specie Rixd	0	4	4 <u>1</u>
5	Stivers = a Specie Rixd Florins 6 Stivers = a Ducat	0	9	4
14	Florins = a Standpenning or Ryder	1	4	10

ANTWERP AND BRUSSELS.

2	Mites = a Pening	0	0	$0_{\frac{1}{16}}$
	Penings = a Duyt			$0^{\frac{1}{1}}$
4	Penings = an Ort	0	0	$0\frac{1}{4}$
8 6	Penings or Deniers = a Groot	0	0	01
	Grootes = a Patar or Stiver			0_{10}^{9}
	Stivers = a New Plaquette			3
_	Patars of Ex. = an Escalin		0	6
7	Patars Currt. = an Escalin or Shilling	0	0	6
	Sti. or Patars = a Florin of Exchange		1	8
	a Florin Current	0	1	6
6	Florins = a Pound Flem. Curr.	. 0	9	0
	a do. Flem. of Ex.	0	10	4
48	Stivers = a Rixdollar	0	3	7
611	Stivers = a Ducattoon	0	5	5
	Stivers = a Ducat			