

expanse of ruins, and the town is about one of the dirtiest on the Russian shores of the Black Sea. Should the government carry out its plan, Kaffa will doubtless recover a deal of its ancient prosperity, but considerable time will be needed; and, in the financial condition of Russia, it is curious the government should burden itself with such an onerous task.

TOPOGRAPHICAL MAPS OF THE UNITED STATES.

A NUMBER of sheets of the topographic map of the country in preparation by the geological survey have lately been issued, and give good promise of the future. As to their accuracy it is impossible for any one person to speak, inasmuch as they come from many parts of the country; but, so far as they represent regions that the writer has chanced to visit, they give a satisfactory and characteristic illustration of their geography, and there can be little question that they will meet with general approval on this score. In regard to execution, they deserve hearty praise, as being decided improvements over certain maps previously issued. The sheets are about eighteen and one-half inches long by thirteen to fifteen inches wide, varying in the latter measure according to their latitude. Each one is bounded by even degrees or half-degrees, and is printed in three colors. The relief is indicated by brown contour lines for every fifty feet in the states, where the scale is 1 : 125,000, and for every two hundred and fifty feet in the western territories, where the scale is 1 : 250,000. The streams and lakes are in blue. The roads, towns, boundaries, and lettering are in black: the latter gives the name of the survey and that of the state or territory, and a special name for the sheet, at the top; latitude and longitude (from Greenwich), on the margins; scales, date of work, and names of persons or surveys in charge of the district, at the bottom; and names of counties, townships, towns, streams, etc., on the map itself. The mechanical execution of all this work is neat, clean, and accurate; and it is with a feeling of great satisfaction that we greet the appearance of so welcome an addition to our scanty store of these civilizing agents. We have as yet received no information as to the cost of the maps per sheet, but presume that they can be obtained singly and at moderate price; so that eventually—and not too far in the future—we may all have good maps of the region about us. The present edition contains several sheets for Montana, constructed from data received from the late Northern trans-continental survey; a good number for Utah, with

two for Arizona and Nevada, from work under the old Hayden, Wheeler, King, and Powell surveys, whose records are now, happily, thus consolidated; and a few others for Missouri, Texas, and Alabama, surveyed two years ago under the present organization. These last are especially interesting as revealing to us the topography of regions that have had too little attention during the last two decades of rapid western exploration.

THE COUNTRY BANKER.

MR. RAE's book consists of a series of informal talks about the business of an English country banker. There is hardly any thing about the general theory of banking, and little that is directly of value to the economist or student. The author simply gives a great quantity of practical advice to bank managers in the smaller towns of England,—whom they ought to give credit to, what securities to take, how to treat customers and clerks; and so on. The advice is confined exclusively to the particular audience he is addressing. Nothing is said about the practice and business of other kinds of banks; not even of the large London banks, except incidentally by way of contrasting their operations with those of country banks.

A great deal of the advice given is such as any shrewd and sensible man would give in any profession. The country banker is to be careful and circumspect, to watch his customers and his securities, to keep a good reserve, not to give too high salaries and yet to give sufficient salaries; and so on. It is not easy to see how such advice can be of much use to the persons to whom it is addressed. Rules of this kind are obvious enough: the difficulty is to apply them. Occasionally Mr. Rae gives something more concrete, as where he discusses the goodness of various kinds of securities, and the inferences to be drawn from a business-man's balance-sheet; and in these places bankers and money-lenders may find useful hints. But in the main one suspects the book will prove entertaining to that large class to whom banking and finance are an attractive mystery,—the people to whom a discussion of money and money-making and money-lending, and the handling of financial matters, has a fascination like that of the big bars of solid gold to the sight-seers at the mint. And to such persons, as well as to the general reader who wants to know something of the routine of banking, the book can be recommended. It is sound, sensible, and clearly and fluently written.

The country banker. By GEORGE RAE. With a preface by Brayton Ives. New York, Scribner, 1886. 12°.

Incidentally one gets interesting glimpses of English habits. Thus the habit of cutting bank-notes in two, and transmitting the two halves in separate envelopes by post,—to guard against loss or theft in transmission,—still exists. Mr. Rae advises managers not to issue notes to “any one who, you have reason to suspect, would straightway cut them in halves, and despatch them by the first post as a remittance to London.” And notes of local country banks are sometimes preferred by people in rural parts to Bank-of-England notes. Ignorance and prejudice of this kind on monetary matters are possible only in a rather stolid and slow-moving community like that of rural England. Again, the country banks handle deposits in a way differing from methods in this country. They charge an eighth of one per cent on all transactions, whether of money deposited or checks cashed. On the other hand, they allow to depositors interest on their accounts from day to day, at the rate of from two to two and one-half per cent. No such practice, we believe, exists in London or in this country. The expense of handling an account, and the gain from deposits, are allowed to offset each other,—a rough-and-ready but simple process. The more punctilious arrangement of the English country banks is characteristic of their general business habits.

F. W. TAUSSIG.

PHILOSOPHICAL QUESTIONS OF THE DAY.

THE reader who has no previous acquaintance with Von Hartmann cannot be advised to begin with this volume; but whoever has a moderately good knowledge of the great pessimist's views and methods will find these brief essays both instructive and amusing. Von Hartmann here uses all his well-known dialectic arts, sets his various opponents to fighting among themselves with all his old, somewhat trite but always charming ingenuity, parades for the reader's benefit a large part of his imposing and finely drilled terminology, and retells in his pleasing way much of his philosophical romance. The tireless activity, the immense reading, the skilful writing, and the attractive personality of the author are all freely displayed. Nobody else in this generation can do what Von Hartmann has done: so much is clear. Nobody else can make both pessimism and abstract metaphysic so popular; nobody else can join such a talent for advertising with such a genuine speculative genius; and to nobody else has Heaven granted such various talents, literary, commercial, scientific, journalistic, philosophical,

and quasi-philosophical. Whether the result of the use made of these powers in Von Hartmann's case has been to produce a philosophy, every reader must judge for himself as he can. For our part, we can make nothing of the outcome, in so far at least as it is Von Hartmann's. His stubborn insistence upon giving to his account of the absolute the form of an historical romance is his most characteristic and fundamental philosophical blunder. One cannot regard even elementary geometry as a story: its truths are contemporaneous. How much less, then, can an incoherent narrative, such as Von Hartmann gives of the ‘weltprocess,’ exhaust or even fairly begin an exposition of the philosophy of the absolute, in case, namely, there is any philosophy of the absolute possible at all? And as for Von Hartmann's pessimism, this whole conception of a balance-sheet of pleasures and pains as a test of the value of life seems to us unpsychological, and opposed alike to the common sense of mankind and to the demands of speculative thought upon ethical problems. Deeper truth there indeed is in Von Hartmann's writings, and much of it; but, so far as our knowledge of his works goes, this deeper truth represents rather the common property of idealists than any creation of Von Hartmann's. But one thing, at least, must be admitted by the unkindest of critics; viz., that if there is in Von Hartmann, as we must hold, only the spoiling of a philosopher, our pessimist still remains one of the best philosophers ever so completely spoiled.

Of the twelve essays in this volume, all brief and all interesting, the most valuable, to our mind, are the first, ‘Die schicksale meiner philosophie in ihrem ersten jahrzent;’ the fourth, ‘Uebersicht der wichtigsten philosophischen standpunkte;’ the fifth, ‘Zur pessimismus-frage;’ the sixth, ‘Zur religions-philosophie;’ the tenth, ‘Die grundbegriffe der rechtsphilosophie;’ and the eleventh, ‘Kant und die heutige erkenntniss-theorie.’ Of these, the first is by far the most directly and universally attractive, because it brings Von Hartmann's personality to the front most of all, and is a fine example of his frequently used device of joining the methods of autobiography with those of metaphysic, to the great advantage of the general reader, if not to the advantage of his philosophy itself.

JOSIAH ROYCE.

THERE have been but sixty cases of death from hydrophobia in Philadelphia during the past twenty-five years, the largest number, seven, occurring in 1869.

Philosophische fragen der gegenwart. VON EDWARD VON HARTMANN. Leipzig und Berlin, *Friedrich*, 1885. 8^s.