

Scientific American.

MUNN & COMPANY, Editors and Proprietors.

PUBLISHED WEEKLY AT NO. 37 PARK ROW (PARK BUILDING), NEW YORK.

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The American News Company, Agents, 121 Nassau street, New York. The New York News Company, 8 Spruce street. A. Asher & Co., 20 Unter den Linden, Berlin, are Agents for the German States. Trubner & Co., 60 Paternoster Row London, are also Agents to receive subscriptions. Messrs. Sampson, Low, Son & Marston, Booksellers, Crown Building 188 Fleet Street, London, are the Agents to receive European subscriptions or advertisements for the SCIENTIFIC AMERICAN. Orders sent to them will be promptly attended to.

VOL. XIX., No. 23. [NEW SERIES.]... Twenty-third Year.

NEW YORK, WEDNESDAY, DECEMBER 2, 1868.

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THE NATIONAL FINANCES.

The future of the financial situation, considered in a national point of view, is being extensively discussed. The subject is one of very great importance; in fact there is no question of national policy that requires more careful and thorough attention.

The Financial and Commercial Chronicle, an able exponent of finance and commerce, in its issue of the 7th inst., very frankly acknowledges that the situation is dangerous, and intimates that it will require extraordinarily judicious and experienced statesmen to guide the ship of state safely through the dangers which surround us.

Our monetary circulation requires to be elastic enough to admit of such expansion now as would meet the legitimate demand. This elasticity, as we have often explained, is almost wholly wanting in our currency machinery.

The New York Times of the 14th inst., in an editorial very properly entitled "WANTED A FINANCIAL POLICY," complains and properly so, in most emphatic terms, of the impropriety of vesting in any one man such power as Secretary McCulloch now wields.

The only plan calculated to remedy present existing evils in the monetary management worthy of notice, is the one put forth some time since by the New York Mercantile Journal, and more recently advocated by the New York Herald as a plan of its own devising, of which the former journal we think reasonably complains.

that this would give perfect elasticity to the currency, as in times of redundancy the surplus over the ordinary needs of business would be absorbed by 3-65 per cent bonds, and that no pressure could by any possibility occur, as the people themselves have the power to obtain the legal tender as they want it.

That these views are gaining ground is evident from the tone of financial journals, and also from the following telegram to the New York Times of the 16th inst.:

"It has been announced lately that a bill is to be introduced into Congress at the approaching session providing for the issue of convertible and reconvertible 3-65 currency interest bonds for the purpose of preventing such pressures in the money market as has lately been witnessed."

That such a measure will be urgently opposed by the money kings, is, although an argument against the probability of its adoption, an equally strong argument in its favor. Those who fatten when healthy business stagnates, who live by speculating upon a business depression created by such operations as have recently occurred in this city, may be expected to be its bitter opponents.

The Tribune of the 17th makes opposition to these views on the ground that a general depreciation of the currency would result, and that such depreciation would flood the country with currency by the rapid conversion of bonds bearing so low a rate of interest. We think these reasons erroneous. The issue of convertible bonds and legal tender is, as we understand the matter, intended to be limited in amount so as only to absorb the surplus over the immediate wants of business and commerce.

We believe the proposition in question is destined to become prominent in the future, and we believe it contains the germ of a radical cure for our financial troubles.

MECHANICAL SKILL SHOWN WITHOUT MECHANICAL APPLIANCES.

It may be a cause of proper pride for a mechanic, who has all the materials and the tools necessary, to succeed in constructing a machine that shall yield good results; but if one not possessed of the skill obtained by long practice, and unsupplied with proper tools and materials, can attain the same result, to him should be accorded the name of the best mechanic.

Many of the models sent to us to show the principles of an invention or the points of an improvement tell of the difficulties which surround the inventor. They are frequently whittled out by the pocket knife with great expenditure of care, time, and labor, the materials not being adapted to the work; yet they bear indisputable evidences of close calculation, mechanical skill, and inventive talent.

Others come from our yet unexplored and only partially occupied territories, the outposts of civilization, where the adventurous miner, trapper, hunter, and settler dispute with the adverse forces of nature and the cruel jealousy of the untamed savage his right to exist.

But many of these are really elegant specimens of art, and prove the workman to be more than a novice. Occasionally one comes to our office which is almost too elegant and costly to be packed away in the cabinets of the Patent Office.

To show what enterprise and natural mechanical talent may do, unaided by the appurtenances with which civilization enriches the mechanic, was probably the chief object of De Foe's immortal story of Robinson Crusoe. There is hardly an incident in this wonderful narrative, however it may tax our credulity, that cannot be equaled or duplicated even now.

NATIONAL PRIDE OF MECHANICS.

No low sentiment is more reprehensible than that which assumes for some section or country an indisputable superiority over another, and yet we regret to say none is more common, and intelligent mechanics too often indulge in its exercise and manifest its effects. The honest and honorable pride in the success or superiority of those with whom we feel ourselves associated by companionship, nativity, or identity of interests is perfectly proper, and no sensible man will object to it; and if sensible he will be as ready to allow all well backed-up claims for others, as he is or should be, to sustain his own or those of his associates.

THE CULTURE DEMANDED BY THE AGE.

The report of a lecture by the Hon. Frederick De Peyster, LL.D., delivered before the Alumni Association of Columbia College, on the evening of the 9th inst., as given in the New York Tribune of the 10th inst., either does that gentleman great injustice or else we are compelled to avow, that in our humble opinion the subject was very superficially treated.

Dr. De Peyster may be fairly presumed—being a learned man lecturing to the alumni of a college of high rank—as referring to opinions of learned and thoughtful men upon the subject of education. It is scarcely supposable that he alludes to the crude views of those who have scarcely nothing of either mental discipline or useful knowledge.

We claim to have read something of those opinions, and to be not altogether ignorant of the past and present status of the educational question, and we have never heard or read anywhere an expressed opinion that either the attainment of useful knowledge or mental discipline should be made the sole end of a course of study.

The analogies between mental and physical development are very striking, and in discussing this subject, Dr. De Peyster enunciated a principle which is the strongest argument in favor of combining acquisition of useful knowledge with discipline.

Physical education as a means is not to be neglected, but careful observation had shown that where mere muscular training was sought as an end it was less successfully attained than when the bodily exercise was conducted in connection with some other end, either of amusement or useful labor to be attained by it.

Can the mind be educated as advantageously by a course of exercise avowedly for discipline and for no other object, as when "some other end" is to be attained by it? We do not hesitate to answer; no. And we appeal to the experience of