

**THE CITY; OR, THE PHYSIOLOGY
OF LONDON BUSINESS;
WITH SKETCHES ON CHANGE,
AND AT THE COFFEE HOUSES**

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649550043

The City; Or, the Physiology of London Business; With Sketches on Change, and at the Coffee Houses by David Morier Evans

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Cover @ 2017

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DAVID MORIER EVANS

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Edw. Bacon

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David Norton Evans



LONDON:
BAILY BROTHERS, EXCHANGE BUILDINGS.

M DCCC XLV.

PREFACE.

THE City is a world within itself. Centered in the heart of the metropolis, with its innumerable capacities for commercial pursuits, it presents at first sight, to a stranger, a most mysterious and unfathomable labyrinth of lanes and alleys, streets and courts, thronged with a bustling multitude, whose various occupations, though uniting in one grand whole, seem to have no direct association with each other.

London, the emporium of the world, when viewed in connexion with mercantile objects, can only be properly estimated by a knowledge of the character and manners of those who, forming the general mass of its traders,

have assisted to establish the position thus obtained. The peculiarities of these people, who, in their business habits, are only brought together in small circles, weighty and important as their transactions must be, are not easily discovered by the superficial observer, but require some acquaintance, and even connexion with them, before anything of an outline can be given of the manner in which operations are conducted, or a description penned of the several resorts in which these are concluded.

Of the general fact that the chief aim of the city-man,—whether he be banker, merchant, broker, or speculator,—is to raise and amass wealth, there is no doubt; for, in all walks of life, whenever conversation turns upon the subject, this appears to be well known and admitted; but then, as regards the way in which the several sections of this community shape and divide their course to arrive at this result, there seems to be scarcely any information whatever. In the few sheets, which are now given the public, it is not professed to disclose the secret of the philosopher's stone, or to afford, by fixed rule and circumstance, a guide to the acquisition of inexhaustible riches, but what will be attempted is merely a rough history, the materials for

which a few years' experience has placed at the disposal of the writer, and which, if not in every respect minute, will, at all events, give such an insight into City business, as to put the reader in possession of much information which he has not already obtained.

Few people, except those well acquainted with the purlieus of the spot brought within the compass of the region about to be described, would imagine that, within the confines of the Poultry, Cornhill, Threadneedle-street, Lombard-street, Lothbury, and Broad-street, the vast amount of the commerce of England may be said to be transacted, or that the dingy counting-houses discoverable everywhere in the nooks and corners of the intersecting thoroughfares, are occupied by our first merchants and traders, many of whom hold foreign governments as heavy and responsible creditors. Many of course are aware, that the stock markets are for bargains, in money securities—that 'Change is the great mart of the merchant—that Lloyd's is most particularly identified with the shipping interest—and that the Jerusalem, and the North and South American Coffee Houses are places wherein traders and captains meet each other for the ordinary purposes of their

respective vocations—yet, while this is the case, there exists, doubtlessly, a considerable majority who, if they have heard or known of the several establishments, with their occupants, have never gleaned information of the nature of their different customs and pursuits.

If this volume should be considered to have assisted in the dissemination of such information, the end of the Author will have been gained, and the height of his ambition accomplished.

EXCHANGE BUILDINGS, CORNHILL,
October, 1845.

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