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INTRODUCTION.

I. Money. Expenses. Passports. Custom House. Time.

Money. The currency of the United States is arranged on a decimal system, of which the dollar (\$), divided into 100 cents (c.), is the unit. The *Gold* coins are the pieces of \$1, \$2½, \$5, \$10, and \$20. The *Silver* coins are the dollar, half-dollar, quarter dollar (= 1s) and 'dime' (10c). The 5c. piece or 'nickel' is made of *Nickel* (silver 5c. pieces still occasionally seen), and there are *Bronze* pieces of 1c. (½d.) and 2c. (1d.). The 3c. piece (nickel) is no longer coined. The U. S. *Paper Currency* consists of Gold Notes (of the denomination of \$20, \$50, \$100, \$500, \$1000, \$5000, and \$10,000), United States Notes ('greenbacks'), U. S. Treasury Notes, and Silver Certificates. The last three are issued for \$1, \$2, \$5, \$10, \$20, \$50, \$100, \$500, and \$1000. All are redeemable at par. The *National Bank Bills* (from \$5 to \$1000) are also universally current. Throughout nearly the whole of the country notes are much more common than coins for all sums of \$1 and upwards, but in California gold and silver are in almost exclusive use. For practical purposes the dollar may be reckoned as 4s. and \$5 as 1*l*; but the actual rate of exchange for 1*l*. is generally between \$4 80 and \$4 90 (or \$1 = about 4s. 2d.).

The European visitor to the United States will find it convenient to carry his money in the form of letters of credit, or circular notes, which are readily procurable at the principal banks. Foreign money does not circulate in the United States, even the Canadian coins of exactly the same form and value as American coins being generally refused; but Bank of England notes are usually taken at their full value at the hotels of all the larger cities. — Post Office Orders (see p. xxviii) are not convenient for strangers, as evidence of identity is generally required before payment, though this may be waived by the remitter, but most of the large Express Companies (see pp. xxviii, 15) issue Money Orders that are cashed at sight in the same way as Post Office Orders in Great Britain. The cheques of the Cheque Bank are also convenient.

Expenses. The expenses of a visit to the United States depend, of course, on the habits and tastes of the traveller, but are almost inevitably from one-fourth to one-third higher than those of European travel. The distances to be traversed are so great that railway-fares are sure to be absolutely, even when not relatively, higher (comp. p. xxi), and comfortable hotels of the second or third class are comparatively rare. Persons of moderate requirements, however, by frequenting boarding-houses instead of hotels and avoiding carriage-hire as much as possible, may travel comfortably (exclusive of long continuous journeys) for \$5-7½ (20-30*s*.)