

fort, called Hollandia, commands the harbour. Banda Neira lies S. of Lantoir. It is the seat of the Dutch resident, whose jurisdiction extends not only over the Banda Islands, but also over a part of Ceram and several other small groups. Fort Nassau, which was built in 1609, is the chief defence of the islands; and to the right and left of it extends the village of Neira. Gunong Api is to the north of Neira, and derives its name—Fire Mountain—from its large cone-shaped volcano, which rises 2320 feet above the level of the sea, and is constantly emitting smoke. The peak was ascended by Professor Reinwardt in 1821, by M. S. Müller in 1828, and in 1865 by Mr Bickmore, who has given an interesting account of the adventure. Eruptions took place in 1586, 1598, 1609, 1615, 1632, 1690, 1696, 1712, 1765, 1775, 1778, 1820, 1824; and earthquakes without eruptions occurred in 1629, 1683, 1710, 1767, 1816, and 1852. On the last occasion the sea swept up in an enormous wave over Fort Nassau. Pulo Way—The Water Island—lies north of Neira. It is about 400 or 500 feet high, consists of coral rock, and is esteemed the healthiest of the group. Pulo Rond or Roon—the Chamber Island—is about four miles further N., and was at one time the seat of an English "factory." Rosyngain, about seven miles S.E. of Lantoir, is likely to become of some importance for its gold-mines. It was formerly a convict station for Amboyna. Pulo Pisang—Banana Island—two miles N.E. of Neira, produces fine fruits. The other islands Craka, Capella, Sonangy, &c., are uninhabited. In the space between Banda Lantoir and the islands of Banda Neira and Gunong Api there is a very good harbour, formed with entrances both from the E. and W., which enable vessels to enter it from either of the monsoons. These channels are well defended with several batteries, particularly the western one, which is very narrow. Between Gunong Api and Banda Neira there is a third channel into this harbour from the N., but it is navigable for small vessels only. The principal articles of commerce in the Banda group are nutmegs and mace. The native population having been cleared off by the Dutch, the plantations were worked by slaves and convicts till the emancipation of 1860. The introduction of Malay and Chinese labourers has since taken place. The plantations or *perken* can neither be sold nor divided. About 700,000 lb or upwards of nutmegs are obtained in a year, with a proportionate quantity of mace. The imports are provisions, cloth, and iron-ware from Batavia, and various native productions from the Aru Islands, Ceram, &c.

The Banda Islands were discovered and annexed by the Portuguese Abreus about 1511; but in the beginning of the 17th century his countrymen were expelled by the Dutch. In 1608 the English built a factory on Pulo Way, which was demolished by the Dutch as soon as the English vessel left. Shortly after, however, Banda Neira and Lantoir were resigned by the natives to the English, and in 1620 Pulo Roon and Pulo Way were added to their dominions; but, in spite of treaties into which they had entered, the Dutch attacked and expelled their British rivals. In 1654 they were compelled by Cromwell to restore Pulo Roon, and to make satisfaction for the massacre of Amboyna; but the English settlers not being adequately supported from home, the island was retaken by the Dutch in 1664. They retained undisturbed possession of their conquests in this quarter of the globe until the year 1796, when the Banda Islands, along with all the other Dutch colonies, were conquered by the British. They were restored by the treaty of Amiens in the year 1800, again captured, and finally restored by the treaty of Paris concluded in 1814. In the Presidency of Banda there are 111,194 inhabitants of whom 6000 belong to Neira.

See Wallace's *Malay Archipelago*; Bickmore's *Indian Archipelago*; Linden's *Banula en Zijne bewoners*, 1873; *Trans. of Dutch Geog. Soc.*, 1874.

BANDELLO, MATTEO, an Italian novelist, was born at Castelnuovo, near Tortona, about the year 1480. He received a very careful education, and entered the church, though he does not seem to have prosecuted his theological course with great zeal. For many years he resided at Mantua, and superintended the education of the celebrated Lucrezia Gonzaga, in whose honour he composed a long poem. The decisive battle of Pavia, which gave Lombardy into the hands of the emperor, compelled Bandello to fly; his house at Milan was burnt and his property confiscated. He took refuge with Cesar Fregoso, an Italian general in the French service, whom he accompanied into France. In 1550 he was raised to the bishopric of Agen, a town in which he resided for many years before his death in 1562. Bandello wrote a number of poems, but his fame rests entirely upon his extensive collection of *Novelle*, or tales, which have been extremely popular. They belong to that species of literature of which Boccaccio's *Decameron* and the queen of Navarre's *Heptameron* are, perhaps, the best known examples. The common origin of them all is to be found in the old *Fabliaux* of the French Trouveurs, though some well known tales are evidently Eastern, and others classical. Bandello's novels are esteemed the best of those written in imitation of the *Decameron*, though Italian critics find fault with them for negligence and inelegance of style. They have little value in a purely literary point of view, and many of them are disfigured by the grossest obscenity. Historically, however, they are of no little interest, not only from the insight into the social life of the period which they afford, but from the important influence they exercised on the Elizabethan drama. The stories, on which Shakespeare based several of his plays, were supplied by Bandello, probably through Belleforest or Paynter (see *Simrock, Quellen des Shakespears*). The same is true of Massinger, Beaumont and Fletcher, and others. The most convenient edition of Bandello is that in 9 vols., 1813.

BANDINELLI, BARTOLOMEO or **BACCIO**, a Florentine sculptor, was born in 1487, and died 1559. His father was an eminent goldsmith, distinguished for his exquisite designs in chasing gold and silver ornaments; and in this domestic school Bandinelli obtained the first elements of drawing. Showing a strong inclination for the fine arts, he was early placed under Rustici, a sculptor, and a friend of Leonardo da Vinci, with whom he made rapid progress. The ruling motive in his life seems to have been jealousy of Michel Angelo, one of whose cartoons he is said to have torn up and destroyed. Vasari, who gives a very full history of his life, manifests the greatest dislike for his moral character, but at the same time gives him the highest praise as an artist. He is regarded by some as inferior in sculpture only to his great rival, Michel Angelo; at all events, his productions entitle him to a very high place among Italian sculptors. His best works are the marble colossal group of Hercules and Cacus in the Piazza del Gran Duco; his group of Adam and Eve; his exquisite *bassi-relievi* in the choir of the cathedral of Florence; his copy of the Laocoon; and the figures of Christ and Nicodemus on his own tomb. (See Vasari, *Lives*, iii. 232-296.)

BANDINI, ANGELO MARIA, an Italian author, was born at Florence on the 25th Sept. 1726. Having been left an orphan in his infancy, he was supported by his uncle, Joseph Bandini, a lawyer of some note. He received his education among the Jesuits, and showed a special inclination for the study of antiquities. His first work was a dissertation, *De Veterum Sallationibus*, published in 1749.

In 1747 he undertook a journey to Vienna, in company with the bishop of Volterra, to whom he acted in the capacity of secretary. He was introduced to the emperor, and took the opportunity of dedicating to that monarch his *Specimen Litteraturæ Florentinæ*, which was then printing at Florence. On his return he took orders, and settled at Rome, passing the whole of his time in the library of the Vatican, and in those of the Cardinals Passionei and Corsini. The famous obelisk of Augustus, at that time disinterred from the ruins of the Campus Martius, was described by Bandini in a learned folio volume *De Obelisco Augusti*. Shortly after he was compelled to leave Rome on account of his health and returned to Florence, where he was appointed librarian to the valuable library bequeathed to the public by the Abbé Marucelli. In 1756 he was preferred by the emperor to a prebend at Florence, and appointed principal librarian to the Laurentian library. During forty-four years he continued to discharge the duties of this situation, and died in 1800, generally esteemed and regretted. On his deathbed he founded a public school, and bequeathed the remainder of his fortune to other charitable purposes. The most important of his numerous works are the *Catalogus Codd. MSS. Græc., Lat., Ital., Bib., Laurent.*, 8 vols., 1767-1778, and the *Vita e Lettere d' Amerigo Vespucci*, 1745.

BANDON, or **BANDONBRIDGE**, an inland town and parliamentary borough of Ireland, in the county of Cork, and twenty miles by rail from the county town, is situated on both sides of the River Bandon, which is here crossed by a bridge of six arches. It has two churches, a handsome Roman Catholic chapel, Protestant and Methodist places of worship, a convent, two market-houses, a spacious quay on the south side of the river, an infirmary, a hospital, a dispensary, several public libraries and reading-rooms, an endowed school, a court-house, a brewerwell, and barracks. Its manufactures of woollen and cotton goods have much declined; but there are distilleries, breweries, tanneries, and flour-mills. Population in 1871, 6131.

BANFF, the county town of Banffshire, is a place of great antiquity; according to tradition, it was at times the residence of Malcolm Canmore. It was visited by David I. and his son Henry; and there is a charter of Malcolm IV., signed at Banff the eleventh year of his reign, which corresponds with 1163. The church was given to the monastery of Arbroath by William the Lion, and a convent of Carmelite or White Friars is mentioned in a charter by Robert I., 1324. The town is said to have lost many of its ancient grants, but these, it is added, were renewed in 1324 by King Robert the Bruce, and in 1372 by Robert II. The natural situation of the town is beautiful, having its south-eastern exposure on a gentle slope, the wide blue sea on its N., the River Deveron on the E., and on the S. the richly-wooded country with the magnificent mansion and grounds of the earl of Fife. The streets are well and regularly built and paved, and are remarkable for their cleanliness. The principal buildings are Banff Castle, a plain modern building, belonging to the earl of Seafield, erected upon the site of an old castle, in which Archbishop Sharp was born; the county court buildings; the town-house, surmounted by a spire 100 feet high; a prison; parish church, Episcopal church and parsonage, Free church, United Presbyterian, Independent, Methodist, and Roman Catholic places of worship; Chalmers' Hospital; a mason lodge, of tasteful architecture; the academy, a modern edifice of Grecian design, capable of containing 600 scholars, to which there is attached an extensive museum. There are large and well-conducted seminaries for young ladies, also several libraries, a club-room, branch banks and a savings-bank, public baths hotels, custom-house, gas and water works, &c.

The *Banffshire Journal*, a weekly newspaper, with an extensive circulation, is published on Tuesdays. At one period Banff carried on a considerable manufactory of stockings and linen yarn. A branch of the Great North of Scotland Railway, which leaves Inveramsay Junction and terminates at Macduff, is the direct communication from Aberdeen, and has a station at Bridge of Banff. Another line of railway, which has its terminus at the harbour of Banff, runs in connection with Portsoy, and joins the Great North of Scotland Railway at Grange, near Keith. The principal exports are grain, cattle, salmon, herrings, haddocks, pork, butter, and potatoes. The river fishing is the property of the earl of Fife, with a sea-line extending a considerable distance on each side of the river mouth. The burgh is under the jurisdiction of a provost, three bailies, and five councillors, who manage all the town's affairs. Mr Alexander Cassie of London, a native of Banff, some thirty years ago, left to the poor of the town about £20,000, the interest of which is divided twice a year among the poor. A few years ago, Mr Alexander Chalmers of Clunie, a general merchant and shipowner in Banff, left about £70,000 to build and endow a hospital for sick and destitute. The building, which is near the harbour, has somewhat the appearance of Donaldson's Hospital at Edinburgh.

The town of Macduff, which is fast rising into importance, has a good harbour, branch banks, &c. It is about a mile to the E. of Banff, with which it has communication by a stone bridge of seven arches across the Deveron. Its trade in shipping, &c., is more extensive than that of Banff, to which burgh it was united by the Reform Act. It was an old burgh of barony, called Donne, but soon after it was acquired by the Duff family its name was changed to Macduff. A harbour was then erected, and in 1783 it was made a burgh by George III. Macduff is locally situated within the parish of Gamrie, and has an independent municipal government. Banff and Macduff unite with Elgin, Cullen, Inverurie, Kintore, and Peterhead, in sending a member to parliament. Population within the parliamentary boundaries in 1871, about 4000; municipality, 3557. The weekly market-day of Banff is Friday, on which day a corn market is held; and there are two annual fairs.

BANFFSHIRE, a maritime county in the N.E. of Scotland, lying between lat. 57° 6' and 57° 42' N., and long. 2° 15' and 3° 40' N., and bounded on the N. by the Moray Firth, E. and S. by Aberdeenshire, and W. by Morayshire and part of Inverness-shire. It has an area of 686 square miles, or 439,219 statute acres, its extent from N. to S. being 50 miles, and from E. to W. 32 miles,—its average breadth not exceeding 14 miles. It contains 21 parishes, and parts of 10 others. Its royal and parliamentary burghs are Banff, Macduff, and Cullen; and its principal harbours are at Banff, Macduff, Cullen, Portsoy, Buckie, and Portgordon. The parliamentary burghs are contributory to Elgin, and the county returns a member to parliament. The parliamentary constituency in 1874-5 was 1737. Many of the schoolmasters, with those of the counties of Aberdeen and Moray, share in Dick's bequest.

The surface of Banffshire presents a very diversified aspect. The lower district is mostly a fine open country of a rich, deep, and highly-cultivated soil, agreeably diversified with gentle risings and young plantations. The upper district is mountainous and, at a distance, wears a bleak, forbidding appearance. But the scene changes on a nearer approach. Extensive farms are found embosomed in its fertile and well-cultivated glens. Some of the mountains are covered with trees in full luxuriance of growth; some presenting a beautiful intermixture of rock and copse, while others are covered with brown heath. The Spey flows along its western, and the Deveron along its eastern boundary; and both yield a considerable revenue from their salmon-fish-

jings. The principal mountains of Banffshire proper are Benrinnes and the Knockhill; but Cairngorm, Ben Macdhui, and Ben Aven, the highest summits in Britain, lie on or close to the boundary. The principal noblemen's and gentlemen's seats are Duff House, Cullen House, Park House, Troup House, Forglen House, Drummuir, Kininvie, Balvenie, Aberlour, and Rothiemay. Several of these are elegant mansions, and most of them are surrounded by extensive and tastefully laid-out plantations. The natural woods are inconsiderable both in extent and value.

The geology of Banffshire is very closely connected with that of the neighbouring counties of Aberdeen and Moray, from which it is divided by no natural boundaries. Gneiss, and to a greater extent mica slate, form the lowest stratified rocks running nearly south-west from the coast between Cullen and Portsoy to the upper valleys of the Fiddach, Deveron, and Aven rivers. Generally they are fine grained slaty rocks, and form low rounded mountains, of no great beauty, but decomposing into soils of considerable fertility. In many places the mica slate alternates or passes into quartzite, which differs from it chiefly in the almost entire absence of mica. Quartzite in a more independent form is seen on the coast between Cullen and Buckie, and forms also the Durn Hill near Portsoy, the Binn of Cullen, the Knockhill, and much of the high ground to the south. Where it prevails the soil is far from fertile, and the white, weather-beaten mountains have a very sterile aspect. Connected with this series also beds of limestone are very common, and have been quarried in many places, as near Boyne Castle, Sandend, and Fordyce in the north, and in the interior near Keith, Mortlach, and Tomintoul.

Clayslate occurs in considerable abundance in Banffshire, in some places perhaps merely a finer variety of mica slate, in others coarser in texture, or so-called greywacke. Large masses are seen near Boharm, and from Dufftown south to Kirkmichael. It also forms the north coast from Knock Head by Banff, Macduff, and Gamrie, to the Troup Head, often rising into bold, lofty cliffs, and extends south to Gartly. In several places it is wrought for roofing slates both in this county and in Aberdeenshire. Though no fossils have yet been found in these strata, there is little doubt that they are more or less metamorphosed representatives of the lower portions of the Palæozoic (Silurian and Cambrian) formations.

Resting on these rocks Devonian or Old Red Sandstone and conglomerate beds are seen in a few places. Thus the Morayshire beds cross the Spey near Fochabers, running along the coast to Buckie, and in the Tynet Burn have yielded many characteristic fossil fishes. Gamrie, at the north-east extremity of the county, is also well known for similar remains occurring in calcareous nodules embedded in a bluish grey marly rock, from which they are washed out by a small stream on its way to the sea. The more important species are *Cheiracanthus Murchisoni*, *Cheirolepis Uragus*, *Cocosteus cuspidatus*, *Diplopterus affinis*, *Glyptolepis elegans*, *Osteolepis arenatus*, and *Pterichthys Milleri*. In the interior, near Tomintoul, another large deposit of red sandstone occurs, probably of the same age, but as yet no organic remains have been found in this locality. Indications of still more recent formations are seen in the chalk flints common in the vicinity of Portsoy, and in the Oolite fossils found in the brick clays at Blackpots. The raised beach with recent shells, more than 200 feet above the sea-level, near the old church of Gamrie, is also interesting. As in other parts of Scotland, the surface of the country is covered with masses of boulder clay and stratified drift beds, the materials often derived from a considerable distance and some of the granite boulders several tons in weight.

The most important igneous rock is granite. This rock,

a portion of the great central mass of the Grampians, forms the mountains in the extreme south of the country round the sources of the Aven. Benrinnes also consists of it, and smaller masses are seen in Glenlivet and other localities. The well-known "graphic granite" forms a vein on the coast near Portsoy, and gets its name from the quartz and felspar crystals appearing on the polished surface like rude letters. Syenite, a compound of hornblende and felspar, covers a large district running south from near Portsoy to Rothiemay and Huntly in Aberdeenshire. The serpentine of Portsoy, though long known, and said to have been at one time extensively wrought and even sent to France as an ornamental stone, is now almost neglected. Rocks of a similar character may be traced pretty much in a south-west direction to near the sources of the Deveron, and from that into the upper parts of the Don in Aberdeenshire.

Some interesting minerals have been found in Banffshire. Among them may be mentioned magnetite, chromite, and asbestos at Portsoy; fluorite near Boharm, at Keith, and on the Avon; also cyanite and chialtolite in clayslate at Boharm. Attempts were made many years ago to work a vein of sulphuret of antimony near Keith; and more recently mines of hæmatite were opened near Arndilly on the Spey.

The agriculture of Banffshire is conducted upon the newest and most approved principles. The soil, though varying even in adjacent fields, is in general rich and productive, yielding fair crops of wheat, and excellent crops of barley, oats, &c.; and the grass and green crops are equally abundant. About 163,000 acres are under cultivation, the extent of the farms is in general from 150 to 200 arable acres, independently of moorland and pasture-grounds. The duration of leases is nineteen years; although there are still some individuals who possess on life-tenure, and a few leases are held for a longer term. The whole of the farms, even the smallest pendicles, are under regular rotations of cropping, generally a five or seven course shift. The fields are well laid out and subdivided, and properly cleaned and manured; for which last purpose large quantities of lime, bore-dust, and guano, are annually imported. The ridges are all straight; and the fields, at least many of them, are enclosed with stone dykes or other fences. The swamps and wet grounds have also been drained and cultivated, so as to effect a total revolution in the ancient modes of agriculture within the county. The cattle and stock hold a high character; and there are several herds of pure short-horns and pure polled Aberdeenshire cattle maintained in the county. This district was much indebted to one of the earls of Findlater, who, as early as the year 1754, not only introduced and exemplified, on some of his own farms, the most approved practices then known in England, but held out liberal encouragement to his tenants to follow his example. His descendants, the earls of Seafield; have also done much to improve the family estates, adding to them many thousands of acres of arable land; and it may be said with truth that one of the earls was the greatest planter of trees in Great Britain within the present century. In 1846 this nobleman received the honorary gold medal of the Highland and Agricultural Society of Scotland, for his vast and thriving plantations of useful timber trees, in the counties of Banff, Moray, and Nairn. From the year 1811 to 1845, he had planted 18,938,224 Scotch firs, 11,904,798 larches, 843,450 hardwoods; making the enormous aggregate of 31,686,472 forest trees, planted in 8223 acres of enclosed ground.

This county also owes much to the earls of Fife, by whose generous efforts and taste for improvement a vast amount has been done in planting and reclaiming land, by favourable leases to the tenantry, and allowances for draining, &c.

Latterly, improvement has been promoted by agricultural associations, annual premiums being given for the best specimens of live stock and the best productions of the soil. The Banffshire Agricultural Association has two shows yearly for all sorts of stock and produce and agricultural implements, with premiums for superiority in various breeds of cattle, poultry, &c. The valued rental of the county is now upwards of £224,250 sterling.

The manufactures of Banffshire are very unimportant, the inhabitants being principally engaged in agriculture and the rearing of cattle. The salmon-fishery is actively prosecuted on the rivers, and herring and other fisheries on the coast. Distilling is largely carried on in Glenlivet and other places; and there is a woollen factory at Keith.

Banffshire was the scene of many bloody conflicts between the Scots and their Danish invaders. From 1624 to 1645 it was the theatre of almost incessant struggles, and the Covenanting troubles of that period, combined with the frequent conflicts of the clans, were productive of serious evils. Several remains of antiquity are pointed out in different parts of the country, such as the sculptured stone at Mortlach, and the churches of Cullen and Fordyce. Ruins of castles and traces of encampments are often to be met with, and a great number of cairns and tumuli are also found. Among the distinguished men whom Banffshire has produced, the following may be mentioned:—Archbishop Sharp of St Andrews; George Baird, distinguished for his services as sheriff of the county during the time of the Covenanters; Thomas Ruddiman, the grammarian; Walter Goodall, the defender of Mary Queen of Scots; Dr Alexander Geddes; and James Ferguson, the astronomer. The population of the county in 1861 and in 1871 was as follows:—

	HOUSES			PERSONS		
	Inhabited.	Uninhab.	Building	Male	Female	Total.
1861	11,091	318	92	28,000	31,215	59,215
1871	11,603	370	80	29,367	32,656	62,023

See Robertson's *Collections for a History of the Shires of Aberdeen and Banff*; Spalding Club; Shaw's *History of the Province of Moray*; Cordner's *Antiquities of the North of Scotland*; and various statistical accounts of Banffshire.

BANGALORE, the administrative capital and most important town of the chief commissionership of Mysore, also a large military cantonment, situated in 12° 58' N. lat., and 77° 38' E. long. In 1872 the total population of the Bangalore municipality amounted to 191,300; municipal income in 1872-73, £19,090; expenditure, £17,496; average rate of taxation, 2s. per head of the population. For the protection of the town, a municipal police, consisting of 22 officers and 124 men, was maintained in 1872-73, at a total cost of £2756. Bangalore commands the province of Mysore from a military point of view. The elevation of the district on which it stands renders it healthy for English troops; and a large European and Native force is quartered at the military cantonment,—the Native force in 1872-73 consisting of six regiments of cavalry, numbering 2095 officers and men, and four regiments of infantry, numbering 2149 officers and men. The principal institution of the town is the Bangalore High School or Central College for the province, attended by between four and five hundred pupils. The average annual charge of educating each pupil in 1872-73 was £3, 4s. 6d., of which £2, 3s. 9d. was contributed by the state. Mr Thornton thus writes regarding the history of the town:—

The foundation of the present fort was laid by a descendant of Kempe-Goud, a husbandman of the neighbouring country, who, probably in the 16th century, had left his native village to avoid the tyranny of the *wadeyar* of that place, and settled on a spot a few miles to the north of Bangalore. To the peaceful occupation of a farmer he added that of a warrior, and his first exploit was the conquest of this place, where, and at Savendrug, his family subsequently

erected fortresses. Bangalore, with other possessions, was, however, wrested from them by Bijapur. Somewhat later we find it enumerated among the *rajats* of Sháhji, father of Sivaji, the founder of the Marhattá sway; and at an early period of his career in the service of the Bijapur state, that adventurer seemed to have fixed his residence there. It appears to have passed into the possession of Venkoji, one of the sons of Sháhji; but he having occupied Tanjor, deemed Bangalore too distant, especially under the circumstances of the times, to be safe. He accordingly, in 1687, entered into a bargain for its sale to Chik Deo, Rájá of Mysore, for three lacs of rupees; but before it could be completed, Kasim Khán, commander of the forces of Aurangzeb, marched upon the place, and entered it almost without resistance. This event, however, had no other result than to transfer the stipulated price from one vendor to another; for that general, not coveting the possession, immediately delivered it over to Chik Deo on payment of the three lacs. In 1758, Nanjiráj, the powerful minister of the Rájá, caused Bangalore to be granted, as a *rajat* or fief, to Haidar Ali, afterwards usurper of Mysore, who greatly enlarged and strengthened the fort, which, in 1760, on his expulsion from Seringapatam, served as his refuge from destruction. In 1791 it was stormed by a British army commanded by Lord Cornwallis.

The subsequent history of Bangalore belongs to the general events of Mysore, the province of which it forms the political capital. Bangalore is now one of the handsomest English stations in India, with noble public buildings, spacious and artistically laid out gardens, broad smooth roads, well-supervised bazaars, and a good water supply. The markets display almost every sort of English and Indian fruit or vegetable. Bangalore forms the residence of the chief commissioner of Mysore and the principal officers of his administration, and is well worthy of its place as the political and military capital of the province.

BANGKOK, a city of Siam, which was raised to the rank of capital in 1769. It is situated on both sides of the River Menam, about 20 miles from the sea, in lat. 13° 38' N. and long. 100° 34' E. The river is navigable to the city for vessels of 350 tons, but there is a bar at its mouth, which at the lowest ebbs has only six feet of water, and at no time has more than fourteen. The general appearance of Bangkok is very striking, alike from its extent, the strange architecture of its more important buildings, and the luxuriant greenness of the trees with which it is profusely interspersed. The streets are in many cases traversed by canals, and the houses raised on piles, while a large part of the population dwell in floating houses moored along the river sides in tiers three or four deep. The nucleus of the city on the eastern bank is surrounded by a wall 30 feet high, and 10 or 12 feet thick, relieved by numerous towers and bastions; but the rest of the city stretches irregularly for full seven miles along each side of the river, and in some places attains nearly as great a breadth,—the Menam itself being about a quarter of a mile across. All the ordinary buildings are composed of wood or bamboo work; but the temples and palaces are of more solid construction, and are gorgeously ornamented. The spires, and in some cases the whole edifices, are covered with gilding, or many-coloured mosaic of the most grotesque description, while the roofs are adorned with fantastic ridges and gables. In all there are upwards of a hundred temples in the city and suburbs. The palace of the "First King" is enclosed by high white walls, which are about a mile in circumference. It consists of a large number of different buildings for various purposes—temples, public offices, seraglios, the stalls for the sacred elephant, and accommodation for thousands of soldiers, cavalry, artillery, and war elephants, an arsenal, a theatre, &c. The hall of audience, in which the throne of the king stands, is situated in the middle of the principal court. The temples are of great richness, floored with mats of silver, and stored with monuments and relics. In one of them is a famous jasper statue of Buddha. The population of the city is of various nationalities,—Burmese, Peguans, Cambodians, Cochinese, Malays, Indo-Portuguese, and others, besides the

two predominant classes, the Chinese and Siamese. There is great commercial activity, the principal articles of trade being sugar, pepper, and rice. The supplies of the last article can be brought from a long way inland by means of the river and various canals, such as the *Petrio*, which joins the Bang-Pa-Kong at Kanat. Cardamoms, timber, and tin are also largely exported. European manufactures are extensively imported, the natives being very ready to adopt new methods and machinery; and steam-mills for various purposes are being set up. The river is kept clear by a steam-dredger, and iron bridges of European construction are built across the canals. Gas is used in the palaces of the kings and the houses of many of the nobility. A considerable number of European firms carry on business in the city, and the English Government maintains a consul. Christian missions, both Protestant and Roman Catholic, are maintained, the latter church having established a bishopric. The population is said to amount to 400,000.

The reader will find much curious information on Bangkok in Crawford's *Embassy to Siam*, 2 vols. 1830 (plan at p. 214 of vol. ii.); Pallegoix's *Description du royaume Thai, ou Siam*, 1854; and Bowring's *Siam*, 1857. See also *Jahresbericht des Vereins für Erdk. zu Dresden*, viii. and ix.

BANGOR, a parliamentary borough and market-town of Carnarvonshire, North Wales, nine miles N.E. of Carnarvon, to which it is a contributory borough. It consists mainly of one narrow crooked street of nearly a mile in length, stretching N.E. and S.W. through a romantic valley between two ridges of rock. It stands near the northern entrance of the Menai Strait, and the beauty of its scenery attracts thousands of visitors every year. The principal buildings are the cathedral, episcopal palace, deanery-house, Roman Catholic chapel, several dissenting meeting-houses, free schools, union poorhouse, infirmary, market-house (1862), assembly rooms, temperance hall, three banks, and railway station. The cathedral is an embattled cruciform structure, with a low massive tower crowned with pinnacles. It occupies the site of a more ancient edifice, originally founded about 525, but destroyed by the English in 1071. It was afterwards rebuilt, but suffered severely in the wars between the Welsh and Henry III.; and in 1402 it was burned down during the ravages of Owen Glendower. For more than ninety years it remained in ruins. The choir was rebuilt by Bishop Dean in the time of Henry VII., and the tower and nave were added by Bishop Skeffington in 1532. The principal trade of Bangor consists in the export of slates, which are raised in the quarries six miles distant, and conveyed by a railway to Port Penrhyn, at the mouth of the River Cegid, a little to the east of the town. This port is accessible for vessels of from 200 to 300 tons at all states of the tide, and has a quay upwards of 300 yards in length. Population of burgh in 1871, 9859.

BANGOR, a seaport and market-town of Ireland, county Down, on the south side of Belfast Lough, 12 miles E.N.E. of Belfast. It carries on a considerable trade in cotton and linen and embroidered muslin, and has a bank, a market-house, a parish church, several chapels, and a public library. It is greatly frequented as a bathing-place, especially by the people of Belfast. Remains of an ancient abbey, said to have been destroyed by the Danes in 820, are still to be seen. Population in 1871, 2560.

BANGOR, a seaport town in the state of Maine, North America, capital of the county of Penobscot, on the river of that name, at its junction with the Kenduskeag, 60 miles from the sea. Lat. 44° 47' 50" N., long. 68° 47' W. It was incorporated as a town in 1791, and raised to the rank of a city in 1834. The harbour is spacious, and affords anchorage for the largest vessels at high tide. The chief article of trade is timber, which employs about 2000 ships annually; and there are saw-mills, planing-mills,

ship-yards, foundries, and manufactories of furniture. There are numerous good schools arranged on a graduated scale, and churches of about ten different denominations. A theological seminary belonging to the Congregationalists was founded in 1816. A library, instituted in 1843, has upwards of 11,000 volumes. Population in 1870, 18,289.

BANIALUKA, a town and fortress of Turkey, in the cyalet of Bosnia, situated on the Verbas or Verbitza, a navigable tributary of the Save. Its warm baths, for which it is still known, would seem, from the antiquities discovered on the spot, to have been frequented by the Romans. There are upwards of forty mosques in the town, and one of them is regarded as the finest in Turkey. An active trade is carried on, and gunpowder and cloth are manufactured, while in the neighbourhood silver-mining is also prosecuted with success. Banialuka was for a long time the seat of the Bosnian governors, and has been frequently exposed to the vicissitudes of war. In 1688 it was captured for the Austrians by Louis of Baden. Population, 15,000.

BANIM, JOHN, an Irish novelist of great power and ability, was born at Kilkenny in 1798. He received a good education, and at a very early age gave evidence of remarkable genius. In his thirteenth year he entered Kilkenny College, where many other eminent Irishmen have received their training, and devoted himself specially to drawing and painting, in which he became so proficient that he resolved to adopt the profession of an artist. He accordingly proceeded to Dublin and studied for two years in the schools connected with the Royal Society, where he obtained high prizes. For some time afterwards he taught drawing in his native town, and while doing so had the misfortune to fall violently in love with one of his pupils. His affections were returned, but the parents of the young lady interfered and removed her from Kilkenny. She pined away and died in two months. The occurrence made a deep impression on Banim's mind, and this, together with his exposure to the weather on the night of her funeral, caused a severe illness which completely shattered his health. After a partial recovery he set out for Dublin and settled finally to the work of literature. He published a poem, *The Celts' Paradise*, and had some success as a writer for the stage. During a short visit to Kilkenny he married, and at the same time planned, in conjunction with his brother Michael (born 1796), a series of tales illustrative of Irish life. He then set out for London, the great centre of literary activity, and supported himself by writing for magazines and for the stage. A volume of miscellaneous essays was published anonymously in 1824, called *Revelations of the Dead Alive*. In April 1825 appeared the first series of *Tales of the O'Hara Family*, which achieved immediate and decided success. One of the most powerful of them, *Crohoore of the Bull Hook*, was by Michael Banim. In 1826 a second series was published, containing what is decidedly one of the best Irish novels in our literature, *The Nowlans*. John's health had almost entirely given way, and the next effort of the "O'Hara family" was almost entirely the production of his brother Michael. *The Croppy*, a Tale of 1798, is hardly equal to the earlier tales, though it contains some wonderfully vigorous passages. *The Denounced*, *The Mayor of Windgap*, *The Ghost Hunter* (by Michael Banim), and *The Smuggler*, followed in quick succession, and were received with considerable favour. Banim, meanwhile, had completely broken down in health, and had become much straitened in circumstances. During his absence in France a movement to relieve his wants was set on foot by the English press, headed by Sterling in the *Times*. A sufficient sum was obtained to remove him from any danger of actual want, and to this Government afterwards added a pension

of £150. He settled in Windgap Cottage, a short distance from Kilkenny; and there, a complete invalid, he passed the remainder of his life. His last piece of literary work was the novel, entitled *Father Connell*. He died in July 1842, aged 44. Banim's true place in literature is to be estimated from the merits of the *O'Hara Tales*; his later works, though of considerable ability, are not unfrequently prolix, and are marked by too evident an imitation of the *Waverley Novels*. The *Tales*, however, show him at his best; they are masterpieces of faithful delineation. The strong passions, the lights and shadows of Irish peasant character, have rarely been so ably and truly depicted. The prevailing quality is a wonderful vehemence, combined with a gloominess extending at times to natural phenomena as well as to the characters of the tale; the incidents are striking, sometimes even horrible, and it is not without some justice that the authors have been accused of *sensationalism*, of straining after melodramatic effect. The lighter, more joyous side of Irish character, which appears so strongly in *Lover*, does not receive due prominence from the Banims. (See P. J. Murray, *Life of John Banim*, 1857.)

BANJARMASSIN, a district in the south-east of Borneo, which was incorporated by the Dutch in consequence of the war of 1860, in regard to the succession in the sultanate, which had been under their protection since 1787. It is watered by the river system of the Banjar, and traversed by a chain of mountains that in some places

reaches the height of 3000 feet. The district has been divided by the Dutch into the residency of Kween and the sub-residencies of Amuntal and Martapura. The town of Martapura was the seat of the sultan from 1771. The principal productions of the district are gold, diamonds, coal, pepper and other spices, drugs, edible birds' nests, gum, wax, rattans, &c. The inland portion is covered with forest, while the flat and swampy seaboard is largely occupied by rice-fields. The inhabitants, who are for the most part Dayaks, are roughly estimated from 300,000 to 600,000.

BANJARMASSIN, the chief town of the above district, also known as Fort Tatas, is situated about 15 miles from the mouth of the Banjar, in lat. 3° 23' S., long. 114° 37' E. The most of the houses are built on piles, as the town is subject to frequent inundations. In 1700 the East Indian Company established a factory here; but the place was found to be unhealthy, and the Company's servants were finally attacked by the natives, whom they repulsed with great difficulty. The settlement was abandoned. The English again seized Banjarmasin in 1811, but restored it in 1817. The trade consists in the export of the products of the surrounding country and the import of cloth, Chinese pottery, all kinds of metal goods, opium, tobacco, and salt. The population is of a very mixed character, and is estimated at upwards of 30,000. Of the commercial community the Chinese form a very important portion. The coal mines, discovered in 1846 at Mount Pengaron, to the E., are largely worked by the Dutch.

BANKING

A BANK, in its simplest form, is an institution where money may be deposited for safe keeping; but banks are usually established to lend as well as to receive money; and the profits of a banker are commonly derived from the excess of the interest he receives from those indebted to him over the interest he allows, so far as he allows any, to those who have deposited money with him. Early denunciations of usury (Exod. xxii. 25) show the antiquity of the practice of lending money at interest; but this must have long preceded the origin of the business of both borrowing and lending money. When this first appeared it was not, at least in modern Europe, a distinct profession, but was undertaken by goldsmiths and dealers in precious metals. In the progress of the separation of employments, which is a characteristic of an advancing society, banking became a business of its own, which has again been subdivided into many branches independently pursued. It was, for example, formerly generally allowed to be part of the business of a banker to borrow money by issuing promissory notes payable to bearer, which passed from hand to hand as money, within the sphere of the operations of the banks, and banks thus borrowing money were called *Banks of Issue*; but it has been contended of late years that the function of issuing notes passing by delivery as money should be reserved for the state, or for some institution controlled and directed by the state; and we shall have hereafter to notice the controversy that has arisen on this point, and the steps that have been taken in consequence of it. An explanation of the different species of banks will also properly be deferred till a later stage, but it will be convenient here to give a general sketch of the nature of the business of an ordinary banker. We have said he receives and lends money; he may receive money either on a deposit or on a current or drawing account. When money is received on deposit it is commonly repayable to the depositor alone, to whom a deposit note or receipt is given; but it may also be paid to any one to whom the depositor gives an order on the bank either

endorsed on the deposit note or receipt or accompanying it. If the banker undertakes to pay interest on deposits, the rate varies according to the length of the notice the depositor agrees to give before withdrawing the money, the ability of the banker to deal with it being, of course, dependent upon the time he may rely upon keeping it. When money is received on a current or drawing account, the customer of the banker draws it out, as he requires, by means of orders, to which the specific name cheques is given; and, partly for convenience and partly by way of security against fraud, bankers are in the habit of giving their customers books of forms of cheques consecutively numbered. Cheques are generally payable to the person in whose favour they are drawn (the payee) or bearer, though they are sometimes payable to the payee or order, in which case endorsement by the payee is necessary before the money can be received. By the usage of bankers in the United Kingdom a "crossed" cheque, that is, a cheque across the face of which two parallel lines, with the name of a banker or the words "— & Co." inserted between them, have been drawn, has been long held payable by the banker on whom it is drawn to the payee alone or to another banker; and this usage received the force of law by statutes of the present reign (19 and 20 Vict. c. 25, and 21 and 22 Vict. c. 79).

Bankers lend money by opening credits in their books, against which their favoured customers may draw to the extent of the credits opened; by discounting bills; by the purchase of securities; or by advancing money on securities, &c., &c. It will have been gathered that they also undertake the business of collecting the money for cheques, for bills, and for other securities as they mature, which they may have received from their customers. The labour of collection is much facilitated in England by the fact that bills of exchange are almost invariably made payable in London, and that every country banker has a correspondent among the London bankers who collects for him and pays for him; and the London bankers again maintain an