

little to be recommended in general circumstances as a lazy and shaming indifference. Ordinarily there is no need to be in a hurry. The world is not going to run away. Endure privations with serenity, in order to assure future comfort. Take time, at least, to do things well, and by that means obtain a reputation that will, humanly speaking, lead to fortune. On this point Freedley observes that 'the foundation of a fortune can be laid, probably, in all the established pursuits, especially by expending more than the usual care and labour in having the stock in trade of superior quality. Even in bread, pie, or cake baking, numerous as the bakers are, I doubt not many more could do well by producing these articles of a quality better than the average. A lady, the widow of a Boston merchant, who, though once opulent, had failed a few years ago, made an independence by baking what is called domestic bread, in contradistinction to what is known as baker's bread. Her fresh-looking, sweet-tasted loaves, of full weight, were so much choicer than the ordinary bread, that customers flocked to her little store; and in a very few years she had accumulated enough to purchase five hundred acres of land in Michigan, three hundred of which, we were told, five years ago, were in a high state of cultivation; and from these three hundred acres she raised in one year 6000 dollars-worth of wheat.' Every one could present instances within his own knowledge of similar if not greater success in ordinary pursuits, by persons simply doing well what others perform only with average excellence. Our own recollection affords the example of Carr, the famous baker of Carlisle, who began in a very humble way, and now conducts an immense manufactory of biscuits, which find a demand in all parts of the world. Here our limited space obliges us to stop: we close by quoting our author's appropriately terminating remark: 'Work, discouragement, anxiety, are inevitable incidents in all pursuits and conditions of life; and so designed, doubtless, to teach us, that even though we make this earth a new Eden, it is not our permanent habitation; that money is not the one thing needful; and that pecuniary success is not the best nor the final success.'

—*Chambers' Journal.*

INSTITUTIONS OF AGRICULTURAL CREDIT, OR CREDIT FONCIER.

The *Société du Crédit Foncier*, as its name imports, was designed to come specially in aid of the agriculturists of France, to afford them greater facilities for negotiating loans, and also to furnish a better and more ample security to the lender on that class of securities. It must not be supposed that this institution was the spontaneous production of the government of 1852, without any preliminary agitation. The backward condition of agriculture; the indisposition of capitalists to loan money on agricultural security; and the pressure of the *dette Hypothécaire* had, for a long time previously, been a subject of animadversion in France, and was, as has already been set forth, "an old and fruitful source of lamentation in that country."

From certain official reports published by the Ministry of Agriculture