

every department were made carefully, and thus while we wanted for nothing which persons in moderate circumstances needed, there was an exact account kept of the amount of income and outlay, and we made it a point always to keep safely on the right side. By degrees our pecuniary means increased; capital was supplied for a more extended business on the part of my husband, and profits augmented until we have a full and I may say abundant share of this world's goods. My husband and I unite, however, in the conviction that this fortunate result of circumstances is mainly owing to the system and economy established in our young married career, and the smiles of Providence upon our industry and our efforts to perform our duty in every relation of life.


The great error committed by young housekeepers, is the thoughtless and unnecessary expenditure of money which they cannot afford, perhaps in imitation of extravagant neighbors. And in young husbands wasting their time in visiting play-houses, billiard-rooms, club-rooms, worthless exhibitions, parades and other places of resort, instead of remaining at home with their wives and families, enjoying domestic comforts, which will in the end be found to be more enduring and satisfying than all the rest combined. Young wives, also, should find their highest happiness in their homes—in meeting and welcoming their husbands to the spot which ought to be their mutual paradise; and, I am clear their safest road to prosperity is in establishing and observing system and economy.

COMMERCIAL REVIEW.

Shrinkage of Hay.

The loss upon hay weighed July 20th, when cured enough to be put in the barn, and again February 20th, has been ascertained to be $27\frac{1}{2}$ per cent. So that hay at \$15 a ton in the field is equal to \$20 and upward when weighed from the mow in winter.

THE CROPS.

 HE N. Y. Commercial Adv., after collecting the reports from various quarters as to the crops, arrives at the following conclusions, which are far more encouraging than had been anticipated by many:—

Some have predicted an almost total destruction of cereals from drought and other causes, and that we of the Northern States should be compelled to import from other countries in order to prevent starvation. It is true at an earlier period in the season there was, owing to severe drought a poor prospect for our cereals, but the copious showers which have since fallen change the aspect materially. Winter wheat, taking the country through, will average fully $\frac{2}{3}$ of a crop. In some sections it was injured by the cold weather during February, while the almost total absence of rain during the latter part of April and May retarded its growth in all the States except Md. and Kansas. In Wis., O., and Ind., farmers were becoming somewhat discouraged, when the rain came. Heavy showers have since improved the prospects. This

is likewise true of spring wheat. Grass has yielded a heavy crop in N. Y., N. J. and Pa. In the New England States less than usual will be cut, but though the Western and Border States above the average amount. The weather has likewise been very propitious for harvesting it, and the farmers generally have secured the crop in fine condition. In Pa., Del., Md., Ky., and some parts of Ill. and Ind. some trouble has been experienced from the scarcity of field hands.

There was more corn than usual planted in N. Y. and probably Pa., and less in New England and Western States. Though the lateness of the spring was unfavorable to this cereal, the warm days and recent rains have brought it rapidly forward, so that it will be nearly, or quite, an average crop. Oats present a very poor appearance in this State, but, according to the latest report from the Department of Agriculture, it is, generally speaking, the "the largest and most profitable crop of the kind ever sown in the country." From this sowing, therefore, it appears that the this year will meet with the wants of the army and the people, and fill to a certain extent any foreign demand that may be made. Owing to the increased amount of foreign labor and capital turned into agricultural channels, and the large harvests realized, our exports of grain since the 1st of Sept. have been much less than that of previous years. Only 147,109 bushels of corn, for instance, have been shipped against 5,013,875 for last year. But if we are to believe our European agricultural