nesss. It is essential to business success to learn well what you attempt to learn. *Application* is another great secret of success. Some men in the city have taken twenty, twenty-five or thirty years, to attain the object for which they set out. They had patience and perseverance—in other phraseology, application—and this generally brings a sure reward.

Mr. Cockburn had said that lawyers were a non-productive class of persons, the speaker might remark that if such was the case they were not non-consumers; they could generally secure their share of any good things going.

Another important condition of success was that a person should understand his business and then pursue it steadily, giving his undivided attention to it and not be diverted by other occupations. As an instance of what he meant, Mr. Beaty related his experience of a man whom he once met with in court and who was interested in the case in hand, but who continually asked him questions entirely aside from the case, much to his annoyance, as he wished to follow the case closely. General knowledge, also, he said was desirable and should be sought after, but not, of course, to the neglect of the real business. Study the general matters affecting your own business, financial questions, harvests—actual or prospective—importations, the fluctuations arising from increased or decreased manufacture of articles in your line of business, and the variations in the home and foreign markets. Whatever your object may be, pursue it steadily, always giving due consideration to matters of detail. Understand thoroughly any agreements you enter into; a failure in this often leads to harassing law suits. Do your own business as far as practicable and never allow others unduly to influence you. Do not begin business in a listless sort of way, but go at it as if you meant to succeed. Be frugal. This does not mean you are to be miserly, on the contrary be generous and obliging to your neighbor, but do not be extravagant. Take care of small things for large ones are made up of the small. Do not buy when there is a panic, a man of capital should buy when others are slow to buy; taking advantage of things when they are down.

Never break your engagements; always be on hand at the time mentioned. By want of punctuality, either in your