

these the counsel of others would doubtless be helpful. But in these, as in so many other matters, nothing will help you so much as the exercise of your own common sense.

Then there are certain principles which are needed to be so applied to these conditions as to secure from them the best results, and turn them to the greatest possible advantage, and unless these be diligently applied the conditions, however favourable, are unavailing.

It is a common saying that the percentage of successful business men is not more than five per cent. Others with, I think, greater accuracy, claim that it is not higher than $2\frac{1}{2}$ per cent. But it may be somewhat startling to affirm that it is possible to reverse these figures, so that with the most favorable conditions, and the untiring application of sound business principles, the percentage of failure might not exceed $2\frac{1}{2}$ per cent, while the percentage of