



Young Peabody Sawing Wood for a Night's Lodging.
He became one of the first Millionaires and Philanthropists of America.

HINTS TO YOUNG FORTUNE HUNTERS.

1. Do Not Mortgage Your Future.—Do not mortgage your future, it may be useful to you hereafter.

The surest way to mortgage your future is to incur indebtedness.

The only excuse for debt is the immediate prospect of profit.

Incur no debt, except for that on which you can readily realize, in order to pay what you owe.

2. The Generous and Judicious Use of Credit.—Three-fourths of all the progress in this new world has been achieved by the generous and judicious use of credit. The three-fourths of all the anxiety that prevades society has come from the abuse of credit. Like every other blessing, "the greater the good the nearer the evil." Always take a week to decide whether you should go into debt or not. A week's delay may save years of sorrow.