

estimate of their financial condition could be made every month, in others every three months. Bankers tell us that the cause of many failures is bad book-keeping. The young Canadian business man would do well to take to heart this warning.

Ordinary prudence should induce every one in business, as soon as he begins to accumulate wealth, to make a will. Life is under all conditions an uncertain thing, and it is the duty of everyone who possesses property to make a clear statement of his intentions as to its disposal, in case of his death. To be valid a will must be signed by two persons besides the maker of it, and these persons, called witnesses, must see the maker of the will sign it, and also witness each other's signatures. Before a will can come into force it must be entered in the office of the judge appointed for that purpose, who is called the judge of the Surrogate Court.

In olden times every boy, no matter what his future career, was made to learn some trade. Paul the Apostle, though educated for a profession, learned the trade of tent-making, and was able to support himself by that means later on in life. In our day everyone seeks to have some business or profession, but his happiness would be greatly increased, his health benefited, and his mental powers fully maintained, if he had some private