

our lives by these old saws, we go right down the street trading off our capital for what we don't want, and biting off more than a half-dozen such fellows could possibly chew. Still, we wonder how it is that we don't get rich.

"Use every hour to advantage and study to make even leisure hours useful" is plain, simple and to the point, but if we never get rich until we observe this rule, I fear we shall never enter the Senate of the United States. How ought we to spend the hours to the best advantage as business men seeking fortunes of greater or lesser dimensions? Sitting in the theatre boxes night after night? No. In the social club? Not until the fortune is made. Playing poker in questionable places and indulging in the cup that first stimulates and then intoxicates? Not exactly. In idle gossiping and profitless and vulgar conversation? By no means. Yet this is the way the most of us spend our leisure hours and still we wonder why Dame Fortune does not smile upon us as she does upon the man who makes use of every hour to advantage, even turning his leisure hours to practical account.

"Think twice before you throw away a shilling" is also plain English, yet only one in a thousand realizes its full import and enjoys the reward that awaits those who strictly observe it. The fact of the business is, the most of us do not stop to think *once* before we squander the shilling, and still we wonder in idiotic, blank amazement why the shillings desert us so freely, while they cling with such tenacity to the fellow who