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Business men, in business hours, attend only to business matters. Social calls are best adapted to the social circle. Make your business known in few words, without loss of time. Let your dealings with a stranger be most carefully considered, and tried friendship duly appreciated. A mean act will soon recoil, and a man of honor will be esteemed. Leave "tricks of trade" to those whose education was never completed. Treat all with respect, confide in few, wrong no man. Be never afraid to say no, and always prompt to acknowledge and rectify a wrong. Leave nothing for co-morrow that should be done to-day. Because a friend is polite, do not think that his time is valueless. Have a place for averything, and everything in its place. To preserve long friendship, keep a short credit; the way to get credit is to be punctual; the way to preserve it is not to use it much. Settle often; have short accounts. Trust no man's appearances; they are often deceptive, and assumed for the purpose of obtaining credit. Rogues generally dress well. The rich re generally plain men. Be well satisfied before you give a credit that those to whom you give it are safe men to be trusted.