

support the gambler, has, therefore, less of what he produces for himself.

Just as a respectable moderate drinker will cause more men to start drinking than will a degraded drunkard a mild reprobated gave of chance will cause to form the gambling habit men who would never start on a disputable kind.

If a student at school or college cannot show much ability to learn, he should not feel badly discouraged on that account. Extraordinary ability to learn is valuable, but while it is generally an indication of ability to accomplish clever things in other ways, it is not always so. A person's ability to learn is seldom exactly in proportion to his ability to produce and is often far from it. One who was exceptionally clever at school and afterwards a prize winner at college, sometimes shows little gift for anything else, while one who was dull at either school or college sometimes accomplishes great things later.

Farming or business has often been given undue credit for enriching some people. As evidence that riches can be made by raising grain and other farm products, some people will point to a wealthy farmer who commenced farming not many years before, with very little capital. But they fail to point out if it be the case, and it frequently is, that he gained a large part of his wealth from increase in value of his land, which he purchased at a low price on easy terms of payment, and on which he would have cleared a good amount of profit if he had not operated it at all. Likewise, many a successful town or city business man has made more money from the increase in value of his business and residential property, than from the business.

An employee who gets low wages, but nevertheless saves some money, deserves consideration when he protests against the wage scale. But another, who gets the same wages and saves nothing, deserves little sympathy when he protests, because he is the kind of a person who would likely save little or nothing if he were drawing a big salary.

Anybody exposes selfish cowardly nature when he defends a man of no principle, with the plea that he always treated him right. He might as well say that he does not care how much injury one person does another, as long as he does him no harm. But as a rule he does not always act strictly upon that plan. If he is afraid of a bad character, or thinks it would be a disadvantage to himself to condemn his bad actions, he will take that excuse, but if not, he is apt to talk differently.

A man who spends all the money he makes on drink or other vices is flatly mistaken if he declares that what he does with his money is nobody's business but his. It is the business of other people because many a man who took that plea has died deeply in debt for sickness expenses and was buried at the expense of the public.

Figures which reach into millions and billions are understood by few people. With the exception of big financiers very few have a clear conception of what could be accomplished with millions or billions of dollars. As a rule when a person hears that one man has fifty million dollars and that another has one hundred million, about all he learns is that one has twice as much as the other. The way a monstrous figure is emphasized has much more effect than its size.

A person who will make his way into company which he knows doesn't want him is not to be envied. If he really enjoys himself there he is to be pitied for having sufficient lack of sense to enable him to do so and if he has sense of any account he cannot enjoy himself although he may pretend he does.

It is tiresome to hear a man lament about the opportunities he missed to become wealthy. He tells about farm lands, city lots and other property which he could have purchased at trifling prices, and afterwards sold for fabulous sums. But any man could have made a fortune in that way if he had been a prophet, and, therefore, one man who didn't make

it has as much right to lament about it as another. It should console anybody who has such regrets to realize that all people who could have made money in that way, but didn't, were just as foolish or unfortunate as he, and these include most of the best business men in the country.

William Galloway Farmer, Merchant, Manufacturer

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