

only mind the following advice and be guided by it, there would be no doubt of their realizing their golden dreams:

"Let the business of everybody else alone, and attend to your own; don't buy what you don't want; use every hour to advantage, and study to make even leisure hours useful; think twice before you throw away a shilling; remember you will have another to make for it; find recreation in looking after your business; buy low, sell fair and take care of the profits; look over your books regularly, and if you find an error, trace it out; should a stroke of misfortune come upon you in trade, retrench, work harder, but never fly the track; confront difficulties with unflinching perseverance, and they will disappear at last; though you fail in the struggle you will be honored; but shrink from the task, and you will be despised."

It would be difficult to improve on this advice or crowd better or more practical counsel into the same space. "Let the business of everybody else alone and attend to your own" has the ring of genuine metal, but who is able to observe it? Other people's business is so much easier to look after and attend to than our own; and it being a law of our nature to avoid exertion and follow the line of least resistance, we simply follow the crowd and miss the plums.

"Don't buy what you don't want" sounds very familiar, indeed. It is a twin sister to "Never bite off more than you can conveniently chew," and although we have been sawed all