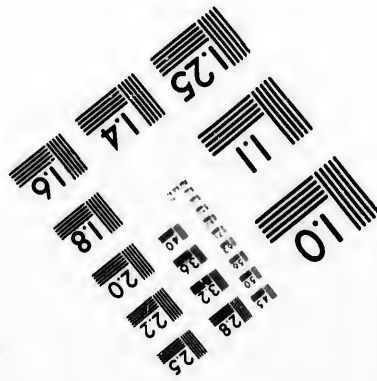
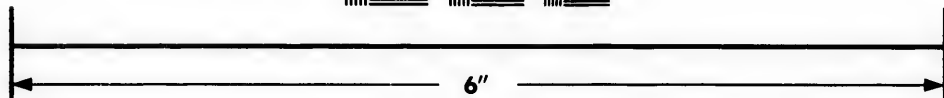
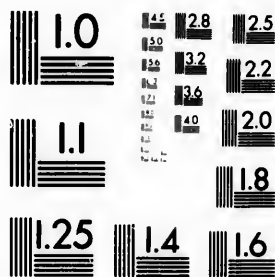


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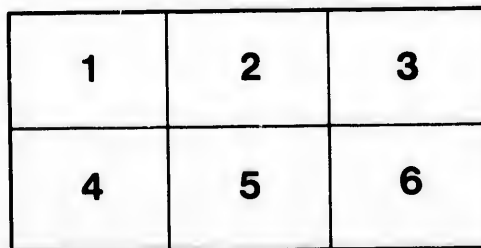
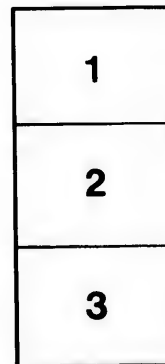
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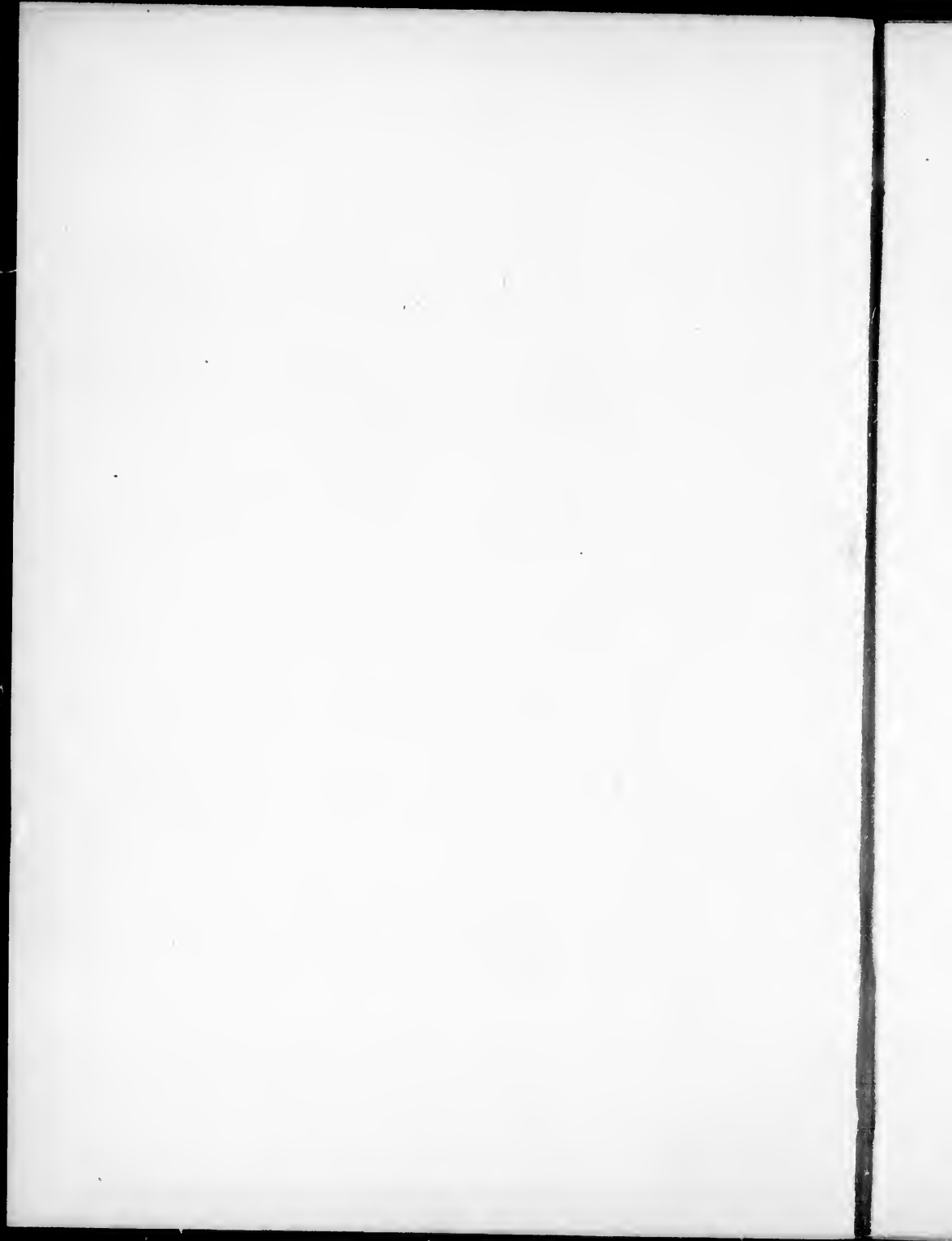
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ELEMENTS NECESSARY

TO THE

Formation of Business Character.

BY JOHN MACDONALD.

TORONTO:

WILLIAM BRIGGS, 78 & 80 KING STREET EAST.

MONTREAL: C. W. COATES. HALIFAX: S. F. HUESTIS.

1886.

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Elements Necessary to the Formation of Business Character.*

I AM going, at the commencement, to assume that among the many callings open to one, in a young country like ours, you have selected a business, and that you are attending the various sessions of this college with a view of fitting yourself to that end. I am not going to inquire into the motives which led you to this conclusion. Whether you are here simply because you have

* A Paper read at the British American Commercial College, Toronto, Friday, March 12th, 1886.

been influenced by some friend or relative, either with or against your own judgment; whether you are here because of some impression you may have had that business is the way to wealth and happiness; or whether you are here from an irresistible impulse which led you on, determined to achieve whatever there was for you to win; whatever be the motive, you are here. See to it that you derive profit, substantial profit, from this your first step, and this, it is well to remember, is happily very largely in your own hands. Assuming, then, that you have, after careful consideration, selected business as your calling, and that you have made up your mind to succeed, for that is the dream of most men, let me observe:

First—That in order that success may be secured certain conditions are absolutely necessary.

Second—That there are certain principles equally necessary to turn these conditions to the best account.

Perhaps you inquire, What do you mean by conditions? This I will explain by two figures. One would answer my purpose. I will, however, refer to both. Let me suppose, then, that I am going to set out an orchard, say ten or twenty acres, of standard trees. The soil requires not only to be good, but to be carefully prepared, drained, and sub-soiled; the stock should be of the best quality; the location should be advantageously situated for sun and shelter. These are the conditions.

Then there are certain principles which are needed to turn those conditions to best account, such as careful and symmetrical planting; this includes proper distances, staking to secure beauty and symmetry; and, to secure fruitfulness as well as beauty, mulching, and

careful and judicious pruning. These conditions neglected, and the result could not but be disappointing. These conditions observed, and the percentage of failure would be but infinitesimal.

Let me suppose that I am going to build a house. There are certain conditions which are absolutely necessary :

First, The foundation. Who would think of building upon a sandy foundation? who would think of building upon a springy foundation? The most important condition connected with a building, then, is a sure foundation. The next important matter is the character of the material; that must be such as will endure the strain which it is likely to be called upon to bear, and be such as will be adapted to the use to which it is intended to be put. Then there are principles needed to combine and harmonize the entire variety of

material, making the superstructure upon this sure foundation beautiful, symmetrical, and commodious. And with due regard to these needed conditions, and with due application of these principles, it is hardly too much to say that failure would be simply impossible.

I have said these are conditions which are essential to success in business. These, in addition to a sound mind in a sound body, may be summed up in three words—time, place, and circumstances. No one, for example, would think of locating himself in a desert for the purpose of carrying on business. He must be where there is a population; a population which needs what he has to sell; a population which can pay for what it buys. Time and circumstances, like location, imply so much that it would require greater time to treat of them than could be given in a brief paper such as this. In the consideration of

these the counsel of others would doubtless be helpful. But in these, as in so many other matters, nothing will help you so much as the exercise of your own common sense.

Then there are certain principles which are needed to be so applied to these conditions as to secure from them the best results, and turn them to the greatest possible advantage, and unless these be diligently applied the conditions, however favourable, are unavailing.

It is a common saying that the percentage of successful business men is not more than five per cent. Others with, I think, greater accuracy, claim that it is not higher than $2\frac{1}{2}$ per cent. But it may be somewhat startling to affirm that it is possible to reverse these figures, so that with the most favorable conditions, and the untiring application of sound business principles, the percentage of failure might not exceed $2\frac{1}{2}$ per cent, while the percentage of

success would necessarily be $97\frac{1}{2}$ per cent. But you will readily take in all that this implies : without my going elaborately into details, it implies, for example, that the supply ought in no case to exceed the demand ; it implies in each the maximum amount of ability exerted under the most favorable conditions.

I am going to refer now to elements that are absolutely necessary to the formation of a business character, as forming the foundation upon which it must rest, and which, if lacking, will imperil the safety of the whole.

I am going to look into the remote past and see if I can find any axioms whose force has been acknowledged and acted upon by the wise and thoughtful ; and I am going to ask you to look with me and see whether or not we can discover that during the ages that have rolled on these have undergone any deteriorating change, and whether these axioms main-

tain the place in our day which they did in the past, and whether they are likely to remain unchanged in the future. The elements to which I would refer are two :—

The first : *Truth*.

The second : *Honesty*.

And the axioms which I find as having reference to these are :—

First.—Buy the truth and sell it not ; and,

Second.—A false balance is abomination to the Lord.

In presenting these axioms to you, as coming down to us through the ages, we ask, then, whether or not they have lost any of their significance ? What constitutes, for example, the value of history ? Its truth ; and if that be lacking it is of no value. The duty of a Court of Justice is to discover the truth. Hence, witnesses are sworn to declare the truth, the whole truth, and nothing but the

truth ; and the force of this will be seen when we consider that reservation of a part of the truth may destroy the value of the whole, and forcibly illustrate the words of the poet, that "A lie that is half the truth is always the blackest of lies." And this, in the forcible and figurative language to which I have referred, we are exhorted to buy, no matter what it costs us ; and, having bought it, to sell it not.

And then there is the fact that a false balance is abomination to the Lord. What is meant by a false balance ? Not the beam merely, which is so adjusted as always to place the customer at a disadvantage ; but the selling a thing for what it is not—selling, for example, the adulterated for the genuine, taking advantage of the inexperience of the customer to secure one's own profit. All this has been declared to be abomina-

tion to the Lord. That was as it used to be. How is it to-day? It is the same to-day. Truth and honesty are the essential qualities in a bond between individuals, in a treaty between nations; truth and honesty afford the only real security in the multiplied and ramified transactions of trade; truth and honesty are the barriers which guard the family against the encroachments of envy, of malice, of pride, of dissimulation, of every hurtful and hateful vice; truth and honesty are bulwarks which protect the nation—more powerful far are they than those behind which are placed bristling cannon and armed men. In one word, they are the pillars upon which the whole fabric of society rests, and are as unalterable and as imperishable as is the nature of Him from whom they come. Buy the truth, then, and sell it not! And throughout your entire life remember

that a false balance is abomination to the Lord.

I come now to consider the matter of thoroughness. What do I find in ancient records to throw light upon this aspect of the case? This I find:

"A workman that needeth not to be ashamed."

Few men master all the details of their calling. Why, I cannot tell. They are lazy, perhaps—perhaps indifferent; possibly they feel like leaving the matter to chance. Have we not illustrations of this every day. Why did that lawyer lose that case? Want of application and thorough mastery of it. Why did that physician lose that patient? He was weak in some essential element. The sense of this weakness paralyzed his action, and the patient slipped through his fingers. Why did that bridge fall, carrying death and destruction in its crash? The principles combining strength and safety

were not perfectly applied throughout the structure, and the end was disastrous. Why did that merchant fail? He failed because he had never made himself familiar with the minute details of his business. I say minute, for only give time, and the insignificant leak will cause the noblest vessel to founder; and the business leak which is considered too trifling to notice will, if not checked, wreck the strongest concern. Try, then, to be "a workman that needeth not to be ashamed." Obtain a thorough mastery of the details of your business.

I have touched upon Truth, Honesty and Thoroughness. I now come to touch upon Energy. And I look back and ask, What in the past can be gathered as speaking to us upon this subject? and I find this, which I think you will agree with me is at once striking and suggestive:

"Whatsoever thy hand findeth to do, do it with thy might."

This, of course, is taken in connection with the principles of which we have been speaking. Whatsoever is true, whatsoever is honest, do; but do it with your might. Throw your being into it; be in earnest. Whatsoever is worth doing, is worth doing well; do nothing by halves. And do not leave until to-morrow that which you can do, and that which you ought to do, to-day. Now observe: a man may be true; a man may be honest; he may perfectly understand his business; but these principles must be brought into active service, and presented with unfaltering energy.

If you think that business success is to be achieved by half-heartedness or by an energy which is put forward by fits and starts, you make a very great mistake. There is in business, as in everything else, no royal road

to success. It is Work, work—hard work. It is At it, and always at it. The business world has no room for idlers! There is in it, as there is in all callings and professions, plenty of room at the top.

History abounds with instances where hard-fought battles, which might have changed the map of a continent, have proved fruitless because of their not being followed up; where the entire advantage of the strongest party has been lost simply because it did not improve its opportunity,—not only lost its opportunity, but turned its victory into a defeat; so that the words of a great general might fittingly describe the situation: “Another such victory and we are undone.”

How often does history point to the failure of important negotiations having for their end the mutual benefit of nations; the advantages of reciprocal trade relations, with their

assured maintenance of peace, lost through the weakness of ambassadors.

How often has the question been asked, Why did that man fail? He had health, character, means, a knowledge of his business—advantages which are so essential to success. Why, with these, did he fail? He did not rightly use them!

Look at fifty labourers working on some great work, and a keen-sighted man in five minutes will pick out the man who is going to occupy the position of foreman, and that perhaps before the sun goes down. Go into a warehouse, or into an office, and you will not be long there before you will pick out the man or the men who are of service to that office or warehouse; who are going to make their work felt; who are going to rise. What of the others? You will never hear of them, nor will any one else! Good qualities many

of them may have had; but good qualities unused are like the talent tied up in a napkin—not only bringing in nothing to the owner, but, through the want of energy of him to whom it was entrusted, depriving the owner of his lawful interest.

It is not the men, mark you, with the brightest intellects who are always found among the ranks of the successful in any profession. It is the men who are plodding, whose attention is fixed upon the business of the moment, and who do it well. For while the one is too often appropriately likened to the hare—very active, but very erratic—the other is as appropriately likened to the tortoise—slow, but sure; slow, but persistent; slow, but bound to win; for, as you know, in the fable, in the long run the tortoise beat the hare.

Let me stop here to administer a word of

caution: You are possibly saying, That is precisely the course I am going to adopt when I go into business for myself. That will depend! Depend upon what? you ask. Depend upon the manner in which you act in this college; depend upon the manner in which you acquit yourself here and now; depend upon the influence which these remarks, feeble and disjointed as they are, may have upon you. Taking these as a gauge, a keen observer will, out of any twenty whom I am now addressing, photograph the unsuccessful ones with an accuracy like that with which the skilled physician will diagnose the case of his patient, and in each instance the description will be true to life. Do not, I beg of you, deceive yourself; if your weight is not thrown into the prosecution of your studies here it will never be thrown into anything which you may elect to follow.

Should you fail, remember this warning ; and, when too late to correct it, don't blame the college. Be candid and you will say, I had none but myself to blame !

I look back again to that period from which we gather the axioms upon which we have been basing our remarks, and I ask whether anything is recorded characterizing results which follow the faithful working out of these principles ? and I find this: "*The hand of the diligent shall bear rule ;*" and I find this, "*The thoughts of the diligent tend only to plenteousness ; but of every one that is hasty only to want.*"

Keep these thoughts before you for a moment. Here, then, are three thoughts most tersely put : "The diligent shall have plenty." "The diligent shall rule." "The thoughts of the hasty tend only to want."

Plenty is a comparative term. What would

be deemed plenty by one would be deemed want by another; but the plenteousness spoken of here is that which comes by a diligent attention to one's business. Slowly, it may be, but certainly. An effect which follows its cause with as much certainty as night succeeds day in accordance with fixed laws. A plenteousness which is the reward of honest application, which one enjoys without having it grudged or envied.

And is this not so to-day? Who are the men in any of our cities who are the leaders of men? They are the diligent.

See those works rising up resembling a village in their extent, with the hundreds of workmen to whom they give employment; look for the master mind under whom the whole has grown up, and you will find in him a diligent man.

It was said of the late Mr. Brassey that

he had at one time in his employment and on his pay-roll as many men as there are in the British Army; and the men to-day who are ruling men, who are moulding opinion, who are giving direction to thought, are the diligent men. You will find it true to-day as it was when written—"The hand of the diligent shall bear rule."

And what about the hasty man? Is it still true that his thoughts tend only to want? Still true!

There are some men whose policy is constantly to be adding a little. There are others who want to crowd the results which are ordinarily reached in a lifetime into a month or a fortnight. The word hasty here is synonymous with our modern word speculating, and the result to-day, as it was then, may be summed up in one word—disastrous!

Be assured that unless there is diligence

there cannot be prosperity. There is no matter of detail too insignificant to be overlooked. The smallest amounts steadily added to capital will in time amount to a sum that will simply astonish you. There is much force in the old proverb, "Take care of the penny and the pounds will take care of themselves." Be assured, that if you want to have a competency as years increase, you must be careful and diligent when you are young.

A word or two, then, as to what is essential after you leave this college ; and,

First—Be willing to begin at the bottom ; do not think that when you have left this you know everything. If you have learned the secret of obtaining knowledge in your business, and the spirit which will make you an anxious and a willing learner, you have learnt that which will prove of inestimable value to you.

Second—Be patient. Impatience is the curse of thousands. Remember that Rome was not built in a day; that you do not find upon the tree at the same time the fragrant blossom and the ripened fruit; that success is a thing of slow growth; that in the world of mankind, as in the vegetable kingdom, that which is enduring is but of slow development; that whose growth is rapid, just as rapid is its decay. The young, for example, of lower animals begin to provide for themselves as soon as they begin to live. The young lambkin gambols in the sunlight of the same day which beheld its birth. The early spring-time witnesses the close of its brief life. Man, who by the strength of his own mind and his own will, lays bare unopened continents, changes the face of nature, takes the mightiest forces, which unbridled would scatter death and destruction everywhere, plays with them,

and makes them subservient to the accomplishment of his purposes, to the development of science, to the good of the race; scans the heavens in quest of new worlds; brings up from the depths of the ocean mysteries which have been concealed for ages; reads hieroglyphics of the Egyptians, and makes antiquities familiar to the humblest minds; grapples with the most herculean difficulties, and surmounts them, and stops in the soaring of his intellect only at the Infinite,—man, who does all this, spends one-third of his being in preparing for his life-work, much of it in the utter helplessness of infancy, much of it in the comparative helplessness of youth, much of it as you are doing now preparatory to your going out to battle with life.

On my own grounds there are oaks which twenty-five years ago looked as though they had been there a century or more. Every

year they continue to add to their bulk and beauty, by the richness of their foliage and the gratefulness of their shade. Every year they give back to the soil, in their burdened foliage and abundance of acorns, more than they take away, thus adding fruitfulness to their many other qualities. Side by side with them are lofty poplars, planted by my own hand twenty-five years ago. For a dozen years they made annually as much growth as the oak would make in ten years. Then their height was equal to that which the oak had reached in a century. And what then? This, simply, that then they began to decay! The leafless branches presenting no beauty for the eye; the tree itself of no advantage to the soil—nay, a positive disadvantage, extracting by its greedy and hasty nature from its virtue, impoverishing and giving nothing back! Be an oak, not a poplar.

Be patient. Be assured that there is no royal road to success. It is to be achieved only by work—hard work—and in the exercise of a patience which is heroic. It was, I think, Lord Cairns who found clients come to him slowly after he had been called to the bar. Yet he had the good sense to be patient—the good sense to realize that success was not to be achieved in a day. He had his office hours, and these he faithfully kept. Still clients failed to make an appearance. One Saturday he was urgently pressed to go with some companions on a pleasure excursion. He replied that he could not go in office hours. That day found his first client in his office. His steadiness of purpose was rewarded. That client led to success—to the beginning of a brilliant career. Had he listened to the persuasions of his friends his opportunity might have been lost, perhaps for ever.

Be patient. Do not begin to think after you have been in a concern for six months that you can run the establishment. Do not think after you have been a year in a house that you are greatly underpaid, and unless an important change is made in your position that you will leave.

There is too much of that self-importance to be found in young men to-day; too much of the importance which forebodes failure. You will leave, you say. Well, suppose you do. Who do you think would be the loser? The establishment, or you? Would the customers leave the house? Would the banker inform the proprietor that his bank account would have to be curtailed? Or do you suppose the concern would collapse? Oh, no! It would go on, and the probability would be that you, like many others, would have abundant opportunity of realizing (perhaps when

too late) that you had made a grand mistake. Do not be afraid that the ability you possess will not be recognized. If it is there it will shine out; it will make its effect; it will meet with its acknowledgment; it will produce its results, and it will meet with its reward.

The disappointment which is experienced by so large a class who find difficulty in securing the employment, and with it the success, for which they think their abilities eminently fit them, arises mainly from the fact that the ability of which they think themselves possessed is not discovered by others, and too often is found to exist only in their own imagination.

Be patient. That physician whose last brilliant operation is the theme of admiration among professional men, was unknown for many years, unknown beyond his own im-

mediate circle, until by patient industry he made his power felt. That lawyer who has won that most important case, and who has perfectly electrified all who have heard him by the subtlety of his reasoning, and his masterful handling of facts, has been a toiler for twenty years, for a great part of it comparatively unknown. That merchant whose operations reach away beyond his own continent, and whose operations are estimated by millions, was content to be a hard toiler for others for many years, and for many years toiled hard for himself, before his name and his power became felt. But in all these cases the ability was there, the strong common sense was there, the patient industry was there, and in the end they led to success.

Be patient. Oh, you say, that is all very well. I do not want to wait until I am an old man to become wealthy. I want to be wealthy

now. Let me say to you, that the joy of the successful man lies in achieving success; and that he tastes of this every day and every hour, not when the structure is completed merely, but when it is being put together. Would you believe that the greatest calamity that could possibly happen you would be to receive the announcement, say, to-day, that a sum of \$10,000 had been left to you, and that you had merely to call and give the satisfactory acknowledgment and draw the amount. In such circumstances about one man in ten thousand would have common sense to save him from making a fool of himself. With the other nine thousand nine hundred and ninety-nine it would disturb any plans of usefulness they had formed, it would dwarf their energies, it would damp their ambitions, it would blast their prospects.

Your own right arm, your own health, your

own business training, your own determination, is capital to you vastly more valuable than any chance bequest. Use these diligently in achieving success, and when that crowns your efforts you will be able to realize that you have been the architect of your own fortune.

Be patient. You cannot all go into business; you cannot all be merchants. But you can all rise to positions of trust and responsibility. The man who occupies a confidential position in any house occupies a proud position, one preferred by many because it is in many respects freed from responsibilities which attach themselves to large business obligations. Aim at such positions; for these your training in this college should eminently qualify you.

But one says, You have omitted speaking of the Bible as a business hand-book. I have, and the omission has been intentional. I have

chosen rather to present to you a series of statements founded upon certain axioms which I feel none could gainsay ; which the sceptic and the scoffer and the agnostic would endorse ; which the man who is bad enough to deny the existence of the Divine Being would readily assent to ; which the man who says, I have no faith in the Bible, but in these statements you have presented I have. They constitute my platform ; Truth, Honesty, Thoroughness, and Diligence ; these I commend.

Where did you get them from ? he enquires. I got them from the Bible ! Every word, just as presented to you, is from the Word of God.

And now, having made that statement to you, let me add that if you are hoping for success from any standpoint other than that which the Bible teaches, give it up at once. Do not waste your time, for you will not succeed.

If you want to pass unscathed through the dangers which beset the path of the young man; if you want to go about your duty free from the allurements of the destroyer; if you want to bring into your daily life a temperament that will enable you to enjoy with continual zest all the blessings of life; if you want to take the highest place in your profession and to make it not only a means of employment but a means of enjoyment; if you want to secure and retain the confidence and esteem of your fellows; if you want to make the very best of health and wealth and life; if you want to know all that is implied in an honoured and in a happy old age; if, in one word, you want to make the best and the very best of both worlds, read your Bible. Not read it only, but make it the man of your counsel. Then, come what will—if the experience of the ages is of any value; if the tes-

timony of the best men living, as well as the testimony of the great and good who have passed away, be of any value—nothing can hinder you, nothing will hinder you, from being prosperous, contented and happy.

HONESTY.

Good measure, pressed down, and shaken together, and running over.—*Luke vi. 38.*

Get wisdom, get understanding.—*Prov. iv. 5.*

The fear of the Lord is the beginning of wisdom ; the fear of the Lord prolongeth days.—*Prov. x. 27.*

A false balance is abomination to the Lord, but a just weight is His delight.—*Prov. xi. 1.*

The integrity of the upright shall guide them.—*Prov. xi. 3.*

Divers weights and divers measures, both of them are alike abominations to the Lord.—*Prov. xx. 20.*

It is naught, it is naught saith the buyer ; but when he is gone his way then he boasteth.—*Prov. xx. 14.*

TRUTH.

Buy the truth and sell it not ; also wisdom, and instruction, and understanding.—*Prov.* xxiii. 23.

TEMPERANCE.

He that loveth pleasure shall be a poor man ; he that loveth wine and oil shall not be rich.—*Prov.* xxi. 17.

ENERGY.

Whatsoever thy hand findeth to do, do it with thy might.—*Eccles.* ix. 10.

THOROUGHNESS.

A workman that needeth not to be ashamed.—*2 Tim.* ii. 15.

DILIGENCE.

The hand of the diligent maketh rich.—*Prov.* ix. 10.

The soul of the sluggard desireth and hath nothing ; but the soul of the diligent shall be made fat.—*Prov.* xiii. 4.

Not slothful in business ; fervent in spirit ; serving the Lord.—*Rom.* xii. 11.

The slothful man saith, There is a lion without, I shall be slain in the streets.—*Prov.* xxii. 13.

The thoughts of the diligent tend only to plenteousness ; but of every one that is hasty only to want.—
Prov. xxi. 5.

Be patient.

Be willing to begin at the bottom.

It is a calamity to make money until one understands its use.

All cannot get into business.

