Everyman's Investments

KINSFOLK INVESTMENTS



sion and waitestablished. "You know
hat little compacy my brother started?" the
accountant went on, I nodded
"Well, 4 think it's going under," How much of the comp

"Not a share, thank heavens, don't buy securities that way. N friendship stocks or kinsfolk in vestments for me. I'm going i make my brother a straight lon or a gift of the money because h him, But I haven't nive foot a

or a gift of the money because he is my brother and I want to help lim. But I haven't my fool notions that I'm investing I refused to buy stock in the company when he first started. The risk was too great. I'm ready to kiss the money good-bye, as a gift, and I've come to you to ask which of my few securities I should sell, to get money to help my brother, and which I should keep."

The foregoing is an actual example of one of the best I even have known of the right way to Jook at the buying of stocks or other securities from friends or relatives. Judging a security by friendship or consanguinity or in law relationship is absolutely without sense or reason. No matter how mear or dear the friend or relative that nearness and dearness doesn't make a weak security strong or desirable. Any stock or hond should-be, judged solely, on its own merits as a security, is if a security well set up and in an honest, well established, proved enterprise? Are the persons managing the enterprise honest, can able, experienced? Do they know what they are doing, your friends or relatives who have embarked in this enterprise in which they wish to interest you? Can they carry it through. Stock in virtually every new enterprise is which they wish to interest you? Can they carry it through. Stock in virtually every new enterprise is starting the company.

My friend, the young accountant, was a level-horded business man. He knew his brother was honest and deserving. He knew honest and deserving, He knew has brother's enterprise was that his brother's enterprise was the reply. "I want to make some real money has been been successful in the prother was honest and deserving. He knew has brother was honest and deserving, He knew has brother's enterprise was the reply. "I want to make some real money has been been successful in the prother was honest and deserving. He knew has been been successful in the prother was honest and deserving. He

He knew his brother was and deserving. He knew that his brother's enterprise was my friend. Generally risky. Rightly, he reextremely risky. Rightly, he re-fused to consider it an investment. Highly, he stayed out. Rightly, he came in with a loan when his brother was hard pressed, declar-ing that he was perfectly willing to kiss the money good-by, to help his brother. A great many people, however, continually lose money in backing relatives, That wish to do so, when they realize that they are doing it for love. In both in stock. Their boying of stocks is actuated by love or friendship for the seller who keeps the and can afford it. But when the forjing of stocks is actuated by love or friendship for the seller the buyer should be prepared to get nothing but love or friendship in return.

It is of course very fortunate to have relatives or friends of tried, proved, experienced and investment sense from whom one world.

an buy securities. the rule still holds good or in that case securities are dship. Friendship or kinship i add a nickel to a share of

T WANT TO MAKE SOME REAL MONEY"

In times of stock market excitement when prices are rising rapedly the difficulties of the investment adviser are multiplied. It tooks as easy to make money in possibilities of the investment at the impulse to wish in it almost irresistible. One sade in the newspaper stories of a profits of this or that notorous plunger who has accumulated areat fortune without any second effort. It is not always tooks that these quick "formed" are made. Sometimes it is something a Anyway it looks very sim-

then when one looks at the second compares the quetation for us, highly speculative common let with the low figures of the ar and makes a rapid mental iculation as to how much money or she could have made if they dought at the low and sold the present price the temulaat the present price the tempta-tion to act becomes overwhelming. Only the other day a man said to see that he had some money to in-vest. I suggested a conservative bond that would yield about 6

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ulation. For whatever may be your theory about the morality of speculation this much is certain. Every opportunity for speculative gain involves possibility of speculative loss and one does not read in the newspapers the stories of the losses unless they bring police court notoriety. There are people who make morals.

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sound investment bonds the market price of which is comparative by stable when sucks bought the analyst of the continued from page 138 of 3CC 14394 says, "that he content territors are assisted in tomorrow and state that the sound and points in North rates to all intermediate inland the South and Richmond on accompanion of the Virginia and Terminals and Terminals and Terminals and Terminals and Terminals and the south and points in North rates to all intermediate inland the South and Richmond on accompanion of the Virginia and Terminals and Terminals and Terminals are the structure between Brim With Money Saving Offers

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