

**WHAT SHALL I DO WITH  
MY MONEY?  
OR, THOUGHTS ABOUT  
SAFE INVESTMENTS**

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What shall I do with my money? Or, Thoughts about safe investments by T. S. Harvey

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**T. S. HARVEY**

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SEVENTH EDITION, REVISED.

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WHAT SHALL I DO  
WITH MY MONEY?

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BY T. S. HARVEY.

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## P R E F A C E.

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*The object of the Author in composing the following pages, has been to present to the reader a concise view of EVERY avenue open for the Investment of Capital. Some minor details he will supply, if desired, upon application personally, or by letter.*

T. S. HARVEY.

LONDON;  
No. 12, Pall Mall East.



## ADVERTISEMENT

TO THE SEVENTH EDITION.

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THE rapid sale of the first six Editions proves the truth of the observation of one of the Reviewers respecting the First Edition, viz., that, "*it will be found exceedingly useful to parties desirous of ascertaining the best mode of investing their money.*"

The Seventh Edition issues, after a careful revision; and with such augmentations of the objects and utility as will, it is hoped, tend still further to sustain the character given in the preceding quotation.

The entire Scale of National Annuities referred to at page 58 will be forwarded by the Author, if required, and that of Savings' Banks Annuities as well; the expense will not exceed a dozen stamps.

January, 1858.

MR. HARVEY, will advise respecting the position of Stocks, Share property, Debentures, &c.; he will also effect the Purchase or Sale at the usual Commission.—Offices,  
 12, PALL MALL EAST,  
 TRAFALGAR SQUARE, S. W.  
 BANKERS: LONDON.  
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## OPINIONS OF THE PRESS.

### EXTRACTS.

"A very concise, but available Summary of information upon the subject of Investments has just been published by Mr. T. S. Harvey. We strongly recommend this clever little production."—*Railway Times*.

"WHAT SHALL I DO WITH MY MONEY?—This is the title of a little Pamphlet which will be found exceedingly useful to parties desirous of ascertaining the best mode of investing their money. It contains a concise view of the different securities for investment, very simply classified."—*Horwath's Railway Journal*.

"WHAT SHALL I DO WITH MY MONEY?—This is a second edition of a little work, that has met with considerable success: there is much sound sense in the following," (referring to page 61).—*Railway Record*.

"We can entirely recommend this cheap little Publication. It contains within a small compass much well-considered information."—*Royal Cornwall Gazette*.

"Seriously speaking, the information imparted by this little Book is of moment to all capitalists, large or small. Nothing has so often shaken our national stability as the consequences of the general ignorance on this subject."—"We recommend Mr. Harvey's work to the serious attention of all."—*Bentley's Monthly Review*.



## ENVOI.

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Few there are, who, if blessed with wealth, do not find themselves at some period of their lives pressed with questions, such as the following :

*What shall I do with my Money ?*

*Where shall I invest it ? and*

*In what manner can I safely get the most Income from it ?*

The true solution of these questions involves an anxious mental process ; and the very great importance of the answer to be returned, demands the most careful consideration.

## THOUGHTS ABOUT SAFE INVESTMENTS.

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“Chiefly the mould of a man's fortune,  
Is in his own hands.”—Bacon.

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“POSITION IN THE WORLD,” as the phrase runs, rests upon many concurring circumstances of various characters, amongst which may be prominently placed, that of the possession of fortune.

MONEY—in whatever way it may be technically defined by political economists, and whether it be of gold or silver, copper or paper,—money is still a substance very highly appreciable and to a sensitive degree by every one, and that too, from a very early period of consciousness;—the consideration of it mingles daily and incessantly in the affairs of life;—and fortune—being almost synonymous with rank and eminence, often towers even above those qualities in its influence. Money clings not, however, to the person like those attributes, for, as Bacon says: “Riches have wings, and sometimes they fly away of themselves, sometimes they must be set flying to bring in more;”—Money requires, therefore, a highly judicious, critical administration, and as respects its investment on securities for obtaining income; thereby changing it from a dormant to a fructifying condition;—*it must be sown well to be reaped well,*—the

ripeness or unripeness of the occasion always being thoroughly considered,—failure in this matter is often ruin—always vexation and annoyance to the loser; if then, in carrying out the fructifying process, the wise can be warned, the careless admonished, and the timid protected by timely interposition, an attempt to impart knowledge conducive to such results needs not any apology. If Argus watch with his hundred eyes, Briareus shall have wherewith to gather with his hundred hands.

In our own country, so vast is the commercial action, that undertakings of an industrial nature are constantly being originated, offering abundance of investments for capitalists; and this commercial action is being so enormously developed all over the world, that foreign countries are likewise inviting their attention; but in order to form a right estimate of the prospects and value of this peculiar class, commercial habits and knowledge become necessary; and those who do *not* possess such habits and knowledge, owe to themselves the duty of consulting those who *do* possess them—a traveller on a doubtful road should not hesitate to inquire his way of a credible informant.

In the following pages it is proposed to include the consideration of *all* existing modes of investment for surplus capital, in order that the reader may, as far as possible, at the conclusion, become competent to know, what to do with his money.