

**SAFE DEPOSIT BOX  
NUMBER 4016**

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Safe Deposit Box Number 4016 by Frank West Rollins

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By  
FRANK WEST ROLLINS

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## FOREWORD

I deem myself fortunate in claiming a wide circle of friends among the members of the medical profession. This intimacy has many times resulted in general discussions of investment matters, and I have often been consulted, in a personal rather than a business capacity, by doctor friends who freely expressed to me their ignorance of investment fundamentals and their need of sound advice. As these cases have multiplied in my experience I have been forced to the conclusion, which I find to be very generally shared, that doctors as a class are rather prone to indiscreet investment, and that the losses that necessarily result may be attributed, in nine cases out of ten, either to questionable advice or a reluctance to take the time to learn the principles of sound investment.

Naturally there are exceptions to this rule. Moreover, it applies not only to the medical profession, but is pertinent to the other learned professions as well. I cannot help feeling, however, that any work which tends to bring before the minds of men of medicine the importance and necessity of accurate investment knowledge must result in some good.

This little story is very frankly an excuse for exemplifying the investment attitude of the average successful practitioner in the hope that a few of his confreres may read and derive a thought that may germinate and grow, and in time come to result in their investing as wisely, as sanely and as conservatively as they practice.

*J. W. Rollins*





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"I'll take you at your word, Tom! Upon my soul, I will. I'll stay two weeks anyway and perhaps longer, if I don't wear out my welcome in the meanwhile. Your invitation is really a godsend to me."

This was the rather unexpected answer to an invitation that I had extended on the spur of the moment to Anson Belford, one of the most successful of the younger surgeons of Boston and a close friend of mine since college days.

No one had ever known Anson to drop his practice for more than a week, and since he had first opened his office, I had invited him down to Grand Harbor time and again, but he had never seemed able to find time to get away. So his acceptance was both a surprise and a delight to me, for among my entire circle of acquaintances there was no one to whom I was more deeply attached or who I knew would be more warmly welcomed by Patricia, and in fact our entire summer colony.

This hot July day, when I came to the University Club, I was surprised to see him at one of the tables in a comfortable corner of the deck. The Club, to be sure, is the haunt of doctors at all seasons, but even the idlest are rarely there at noon. I was about to throw some gibe at Anson, about an overhealthy season as I dropped into a chair opposite his, when a glance at his face stopped me. There was a certain tense look in his deep-set sailor eyes; an indescribable relaxing of the square chin, as if his habitual obstinacy were giving way.

"What's the matter, Anson?" I exclaimed, as we shook hands across the table. "You're not up to the mark. Is it the heat, or —"

"It's everything; heat, work, I've had some racking cases." This from a man whose hand, they say, never trembles at the most difficult operations.

As he spoke, he threw back his head impatiently, and raising his hand to his forehead, brushed away a lock of his thick yellowish hair. This familiar action that I had noted a thousand times in our college years, brought back our old days so vividly, that I exclaimed impulsively, "Why don't you get away for a while? Some one else can take your place. Come down with me to Grand Harbor for a fortnight. A spare room has been ready and waiting for you many seasons."

A smile swept over Anson's strong face, and then came his unexpected reply.

"That's great, old man," I said, "and I'll hold you to your promise. I shall keep you with us two months, if I can. I am going to have a good lay-off myself this summer. We will play golf, yacht, fish, and picnic until you get the thought of these grimy, oozy things out of your mind. It's just what you need; just what I need. Let's start to-morrow."

"It's a bargain," he replied. "This very afternoon I'll lay in a supply of white flannels, gay neckties, yachting shoes, and golf and tennis paraphernalia. Though I am not much in touch with the gay Sybarites of the upper world, I will use their ammunition."

"That's the idea," I rejoined. "Stock up with all the attractive clothes you can find. I may marry you off to one of our charming Harbor girls."

"No fear of that," he said, laughingly, "you know I have too many responsibilities; I'm too selfish and too confirmed in my bachelor ways."

"Joking aside," resumed Anson, as we sat over our cigars, "when you came in, I was wondering where to go for a few weeks. Knives, anesthetics, the operating table — by George, I'm sick of them! I understand my own symptoms, and I'd better quit and get into the open

before I break down. I haven't had a decent vacation since I started in. I have an assistant now and things are in such a shape that I can go with a good conscience this month. Yes, my mind is made up, and I'll go down town now and get my things together."

As soon as Anson left me, I called Patricia on the telephone. Just as I had expected, she was delighted.

"Two weeks or two months — it's all the same."

"You're a true sport," I cried, approvingly. "I knew you wouldn't fret over the extra housekeeping."

"Of course not, why should I, with the prospect of an unattached man to help me in my summer entertaining?"

"You know he's coming for rest," I warned her.

"Nonsense," she rejoined, and with that rang off.

On the way down to the Harbor the next morning, Anson was unusually quiet. "It's the reaction after a long strain," he apologized. "I have had a lot of big cases this summer, and now even talking is an effort."

"Then don't talk. I have heard about the Blackburn operation. That puts you in the very front rank of the younger surgeons."

"Oh, well, that's one of the things we get for our work — the bubble, reputation."

"Something more tangible, too, I hope — something more enduring than a bubble. At least you deserve more." I could not help thinking of the fees usually charged for operations such as he was in the habit of performing.

"You must remember my years of hospital service, and you would be astonished at the things we doctors have to do in the name of charity."

"Yes, I realize all that," I rejoined, "but still, you must have saved a good deal of money."

"Oh, of course, I have laid something by. Quite a fair sum, as a matter of fact. My box in the deposit vaults contains some pretty good stuff, and though it