

# **HOW TO INVEST YOUR SAVINGS**

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How to Invest Your Savings by Isaac F. Marcossou

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**ISAAC F. MARCOSSON**

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By


ISAAC F. MARCOSSON

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Reprinted from the Saturday Evening Post  
*Revised and Enlarged*

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HENRY ALTEMUS COMPANY  
P H I L A D E L P H I A



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To

GEORGE HORACE LORIMER

Recl. 100. 2-18-28 M.V.D.

## CONTENTS.

CHAPTER	
I. SAVING BY SYSTEM.....	11
II. THE A. B. C. OF INVESTMENT.....	17
III. HOW TO INVEST.....	27
IV. DIFFERENT CLASSES OF BONDS.....	35
V. STOCKS AS INVESTMENTS.....	45
VI. REAL ESTATE MORTGAGES AS INVESTMENTS.....	53
VII. REAL ESTATE AS AN INVESTMENT.....	59
VIII. INVESTMENTS FOR WOMEN.....	65
IX. HOW SAVINGS BANKS INVEST THEIR FUNDS...	73
X. FACTS EVERY INVESTOR OUGHT TO KNOW.....	83
XI. PITFALLS FOR INVESTORS.....	93
XII. WALL STREET; THE MONEY MARKET; THE BANK STATEMENT .....	99
XIII. GLOSSARY OF FINANCIAL TERMS.....	111
XIV. FINANCIAL BOOKS OF REFERENCE.....	119

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## PREFACE

THIS little book is based on the articles which appeared in the *Saturday Evening Post* of Philadelphia, entitled, "Your Savings." The wide interest they aroused among investors and prospective investors all over the country, encouraged the author to present them in this more permanent form. Their sole purpose is to enable the man or woman with savings to become acquainted with the facts essential to safe and intelligent investment. The book is offered as a slight contribution to the growing educational literature which has for its largest purpose the safeguarding of the people's money and also to show how the pitfalls dug by unscrupulous "get-rich-quick" promoters may be avoided.

I. F. M.

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# HOW TO INVEST YOUR SAVINGS

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## CHAPTER I

### SAVING BY SYSTEM

BENJAMIN FRANKLIN once said: "Money makes money and the money that money makes, makes more money." This is the simple key to all wealth. Therefore, to get money and make it increase and multiply for you is the almost universal desire. Most people do not stop to realize that to make money, you must make what money you have work for you. The wealth hoarded by a miser is inert power. It is like owning a piece of real estate. The property will not actually earn anything for the owner unless he plants something in it, or builds something on it. Then it becomes productive. So with money.

Investment simply means putting money out to work so that it will earn more money. Speculation is often mistaken for investment. There is a big and sometimes costly difference. Speculation is buying something, or part of something, in which