

**HOW TO SAVE MONEY; THE CARE OF MONEY  
- PLAIN FACTS ABOUT EVERY KIND OF  
INVESTMENT - AN EXPOSE OF THE PREVALENT  
FRAUDULENT AND GET-RICH-QUICK  
SCHEMES - VALUABLE AND AUTHENTIC  
INFORMATION FOR ALL MODERATE MONEY-  
SAVERS AND SMALL INVESTORS**

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How to save money; the care of money - plain facts about every kind of investment - an expose of the prevalent fraudulent and get-rich-quick schemes - valuable and authentic information for all moderate money-savers and small investors by Nathaniel C. Fowler

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**NATHANIEL C. FOWLER**

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# How to Save Money

*The Care of Money — Plain Facts About Every  
Kind of Investment — An Exposé of the  
Prevalent Fraudulent and Get-Rich-  
Quick Schemes — Valuable and  
Authentic Information for  
all Moderate Money-Savers  
and Small Investors*

By

**Nathaniel C. Fowler, Jr.**

AUTHOR OF "STARTING IN LIFE," "PRACTICAL SALES-  
MANSHIP," ETC.



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## PREFACE

**T**HE writer of this book feels that it is advisable, although it may not be necessary, to announce positively that he is not connected, either directly or indirectly, with any form of investment, or with any bank or brokerage establishment, or with any institution having anything to do with the sale of stocks, bonds, or securities of any kind. He has no axe to grind at the reader's expense, no scheme to further, and no investment to recommend.

He is telling the truth, the whole truth, within the field of his light. He attempts to get at rock-bottom and to reach the sub-cellar of financial fact. He is aware that on all questions, and especially those of investment, opinions differ, and that most honest men cross swords when they attempt to appraise, value, and recommend.

What one reliable man considers a good form of investment, may not appeal to the judgment of another equally honest and cautious. He who has been successful in investing along a certain line will naturally favor that form of investment, while another, who thinks that he has been bitten, condemns a good thing, even though his injury may

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## *Preface*

not have been caused by the unreliability of the investment itself.

No one is completely fair, and every one is somewhat biassed. Personal experience, natural or acquired conceit, pig-headedness or stubbornness, count mightily in framing opinion and in forming judgment.

All kinds of investments have some intrinsic value, save those which are highly fraudulent, but some give the maximum of security, while others have the minimum of it. Some are sound and solid, while others are purely speculative.

The saver and investor should bear always in mind this great fundamental point,—that the maximum of interest is usually accompanied with the minimum of security, and that the minimum of interest is likely to be close to the maximum of safety.

Good security seldom gives large profits.

The writer has strenuously avoided the exercise of mere personal opinion, and has made every effort to keep far away from individual bias. He has used every known precaution, and he hopes that he has succeeded.

To the little he knows, he has added the much of what he knows about what others know, and what he has written does not in any case represent his own unsupported opinion. He has dealt in



## *Preface*

majorities, and has been a strict adherent to the great law of averages, that everything that he has said may have the strength of the composite.

The book is not intended for large investors, or for professional money-changers, or for speculators. It is addressed, primarily, to men and women of every age who are financially able to save moderately and systematically, and who wish to learn, therefore, of every form of investment, that they may place their money with the maximum of safety.



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