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 MONEYSAVERS AND SMALL INVESTORS

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649121922

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

Except for use in any review, the reproduction or utilisation of this work in whole or in part in any form by any electronic, mechanical or other means, now known or hereafter invented, including xerography, photocopying and recording, or in any information storage or retrieval system, is forbidden without the permission of the publisher, Trieste Publishing Pty Ltd, PO Box 1576 Collingwood, Victoria 3066 Australia.

All rights reserved.

Edited by Trieste Publishing Pty Ltd. Cover @ 2017

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, re-sold, hired out, or otherwise circulated without the publisher's prior consent in any form or binding or cover other than that in which it is published and without a similar condition including this condition being imposed on the subsequent purchaser.

www.triestepublishing.com

NATHANIEL C. FOWLER

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



How to Save Money

The Care of Money — Plain Facts About Every
Kind of Investment — An Exposé of the
Prevalent Fraudulent and Get-RichQuick 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.



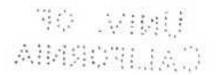
CHICAGO A. C. McClure & Co. 1912

HG 1931

Copyright
A. C. McClurg & Co.
1912

Published February, 1912

Entered at Stationers' Hall, London, England.



PREFACE

THE 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 rockbottom 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

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.

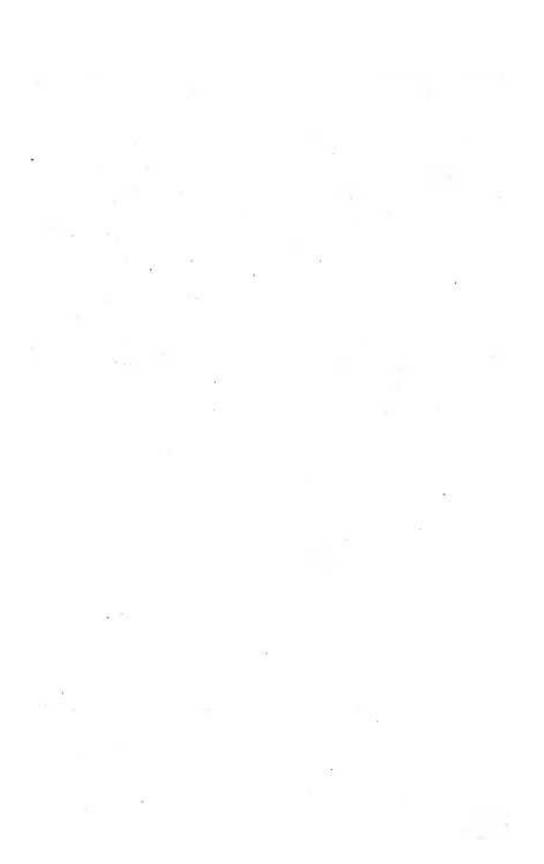
The writer has strenuously avoided the exercise of mere personal opinion, and has made every effort to keep far away from individual bias. He has used every known precaution, and he hopes that he has succeeded.

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.



CONTENTS

CHAPTER		PAGE
I	THE MATERIALISTIC	13
II	THE PROVIDENT AND IMPROVI-	
	DENT	19
III		
IV	FIXED EXPENSES	37
v	How Much to Save	39
VI		
VII	PETTY EXTRAVAGANCES	
VIII	Dress	79
IX	TAKING ADVICE	83
X		
XI	TAKING SPECULATIVE CHANCES	96 +
XII	THE SAVINGS BANK	99 .
XIII	THE UNITED STATES GOVERN-	
	MENT BOND	113
XIV	THE STATE, MUNICIPAL, AND	
	Town Bond	
XV	BANK STOCK	127
XVI	THE INVESTMENT VALUE OF	
	STOCKS	131
		- A