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The safest protection is an Iver Johnson Revolver. Knocks, jolts, thumps won't discharge it. You can even "Hammer the Hammer." Only by a deliberate pull of the trigger can this revolver be discharged.

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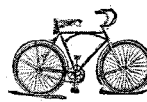
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Iver Johnson Champion Single and Double Barrel Shotguns combine accuracy and dependability, and are moderately priced.

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FINANCIAL DEPARTMENT

(Continued)

vestors, but assumed that the granting of long-term credits by American sellers to foreign buyers would solve the problem. This is open to serious doubt. On such transactions the seller will remain contingently liable. To the extent to which he remains contingently liable he will have placed his working capital at the risk of foreign collections over a period of several years. We cannot expect that our industries will accept such risks, particularly because they are double risks, including not only the solvency of the customer in his own country, but the international solvency of his country. The attempt to facilitate grain exports by granting Government credits to farmers and exporters is open to the same criticism: the farmers want a cash export market, not credits against long-term foreign collections.

Moreover, it is not particular exports which require financing unless we intend to assume commercial banking functions for the world, but the excess of exports over imports. It is exceedingly important that in furnishing these tremendous sums of investment capital we should obtain the best risks and opportunities available. It is always probable that better investments for Ameri-

can capital can be found in the debtor countries than the obligations of importers of particular shipments which would issue under a system of granting long-term credits.

The plain fact is that such increase in our National wealth as has taken place since 1914 is very largely in two categories: we have redeemed foreign debits and created foreign credits. If our National gain is in foreign credits, so should the gains of individuals who have saved during this period be in foreign credits. But that is not the case, due to the fact that first the Government and later the banks and exporters stood between the public and the opportunity or burden, as you will, of absorbing foreign credits for investment. Efforts to advance foreign trade by granting long-term credits, unless exporters are entirely relieved of contingent liability for ultimate collections, go only a step further in the same direction by fastening upon our efficient exporting industries alone a burden which should have National distribution.

On the other hand, what amounts to a great burden to our banks and exporting industries is an equally great opportunity for American investors. We are offered on very attractive terms the ownership of European properties, the resources and business opportunities of

South America. The values are there, in far greater amounts than our present credits call for. We have delayed too long now in acquiring them. The reward will be rehabilitation of the exchanges, normal trade conditions, an ever-growing income for American capital from the four corners of the earth.

The greatest desideratum is a comprehensive programme for our business dealings with other nations which will be permanent and will guide our decisions in all subsidiary questions which arise. The important matters which come up for governmental action cannot be settled singly. Such a programme would have as a starting-point an intention to encourage American investment capital to encompass the earth. The encouragement of export trade would be the first step. The development and use of the merchant marine would be another logical step. So would ultimate collection of the debts of our allies. High tariff, on the other hand, would have to yield, not only because it would operate against the building of export markets and a merchant marine, but because we should soon be excluding, as in the case of Mexican oil, all manner of products produced abroad at the instance of American capital. Such a programme would include as an early step a complete survey of world markets to determine the potential and probable demands of each for our products, not only what they may want, but what they can pay for in goods and sound securities.

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The Outlook Financial Department
The Outlook Company, 381 Fourth Avenue, N. Y.

Tours and Travel

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Mr. Tworoger will be at Hotel Belmont, Park Ave. and 42d St., N. Y., Nov. 16th to 29th.

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The foothills of the Berkshires. A restful place for tired people. Good food and a comfortable home. 2 hours from New York. Booklet A. Mrs. J. E. CASTLE, Proprietor.

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Spend your Winter at

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A charming Southern colonial hostelry preserving the air of the Virginia in its hospitality, furnishing and table. All outside rooms. Beautiful sea-views. Private baths. Steam heat. Write for booklet. Dunedin, Florida.

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Your inquiries gladly answered and our booklet mailed.

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Directly in the fashionable club and shopping section. Within five minutes' walk to all principal theaters. A high-class hotel patronized by those desiring the best accommodations at moderate cost.

Rates and map gladly sent upon request.

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300 rooms, each with bath. Absolutely fireproof. One block to 72d St. entrance of Central Park. Comfort and refinement combined with moderate rates. Send for illustrated booklet J.

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SOUTH CAROLINA

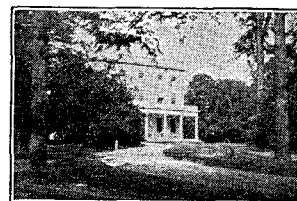
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For Mental and Nervous Diseases

Comfortable, homelike surroundings; modern methods of treatment; competent nurses. 15 acres of lawn, park, flower and vegetable gardens. Food the best. Write for booklet.

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Beautiful, quiet, restful and homelike. Over 25 years of successful work. Thorough, reliable, dependable and ethical. Every comfort and convenience. Accommodations of superior quality. Disorder of the nervous system a specialty. Fred. W. Seward, Sr., M.D., Fred. W. Seward, Jr., M.D., Goshen, N. Y.

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including furnished cottage with service.
Address C. P. ALLSTON, Georgetown, S. C.

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LADY LIVING IN VERY ATTRACTIVE APARTMENT, with excellent servants, will share her home with a young lady for a moderate proportion of expenses. Highest references exchanged. Write F. L., 114 East 71st St., New York.

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COOKING for PROFIT. Earn handsome income: home cooked food, catering, tea room, etc. Correspondence course. Am. School Home Economics, Chicago.

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DIETITIANS, secretaries, cafeteria managers, governesses, matrons, housekeepers, social workers, superintendents. Miss Richards, Providence, R. I. Box 5 East Side, Boston, Trinity Court, 16 Jackson Hall, Thursdays 11 to 1. Address Providence.

WANTED—Teachers all subjects. Good vacancies in schools and colleges. International Musical and Educational Agency, Carnegie Hall, N. Y.



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Everything runs smoothly—no squeak, rattle, buzz or needless noise. 3-in-One Oil takes the squeak out of revolving chairs. Oils perfectly typewriters, billing machines, adding machines, dating stamps—office mechanisms. Makes them work easily, speedily, lightly and last longer. Does not collect dust, never thickens, gums or clogs the most delicate bearings. Contains no acid.

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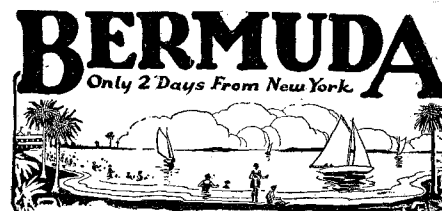
keeps all metal surfaces clean and shiny. Prevents rust absolutely.

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Special Holiday Sailings in December
Sailing twice weekly, beginning January
Landing Passengers at Hamilton Dock
via Palatial, Twin-Screw, Oil-Burning

S. S. "FORT VICTORIA"

14,000 tons displacement

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PLANT NEW BULBS FOR SPRING BLOOMING OR WINTER FORCING

25 single or double tulips for \$1.00
(all colors)

10 single or double hyacinths for \$1.00
(all colors)

15 narcissus, assorted, for \$1.00

20 freesias purity for \$1.00

Also not too late to plant outdoors hardy chrysanthemums, foxglove, coreopsis, Canterbury bells, iris, delphinium, pyrethrum, lily of the valley, sweet William, and any hardy perennial desired. Our wholesale price, any 12 for \$1.00, any 75 for \$5.00. Choice peonies, 12 best sorts, 12 for \$4.00, big roots, 3 yr. H. T. roses, such as Columbia and Ophelia, 12 for \$6.00.

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HONEY—Wholesome and delicious new buckwheat honey direct from producer. Warranted pure and clean. Try buckwheat cakes with buckwheat honey. 10 pounds \$1.50, 5 pounds \$1.00. Postage prepaid and insured Zones 1, 2, 3. Herbert A. McCallum, Great Barrington, Mass.

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SEND for our Christmas card assortment. The designs are unique and artistic, the greetings clever and appropriate. \$1 assortment, 20 five cent cards, or 10 ten cent cards. H. F. Rowe, Oneonta, N. Y.

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UNUSUALLY desirable stationery for any type of correspondence. 200 sheets high grade note paper and 100 envelopes printed with your name and address postpaid \$1.50. Samples on request. Lewis, 284 Second Ave., Troy, N. Y.

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ASSISTANT to head worker in small settlement house. Temporary position. Non-residential. 671, Outlook.

DISTRICT sales manager, under 40, for Eastern territory of important three-quarter century old financial corporation. Alert college graduate, with successful sales experience preferred. Address, with full business history, 680, Outlook.

HELP WANTED

Companions and Domestic Helpers

MOTHER'S helper to take charge of three small children. State salary expected. References. Address 16 E. High St., "The Heights," Lebanon, Pa.

RELIABLE woman to assist with care of year old child and do housework in apartment. Two adults. Washing sent out. Good home. Address Mrs. Frederick A. Muhlenberg, 605 North 5th St., Reading, Pa.

WORKING housekeeper willing to do plain cooking and light housework can have considerable leisure, room and bath to herself. Small modern house, Ridgewood, N. Y. Family of six, three away at college, one at school not home for lunch. Early dinner. Wages \$40. Address, with references, 674 Outlook.

RELIABLE working housekeeper. Send references. Three in family. Good home. Mrs. Bushnell Bigelow, Woodmere, L. I.

SITUATIONS WANTED

Professional Situations

TRAINED nurse desires position with invalid or semi-invalid to travel. References. 689, Outlook.

Business Situations

YOUNG woman, cultured, personality, adaptability, desires association with interesting person or firm. 673, Outlook.

AMERICAN woman of forty-seven, experienced, and with executive ability, desires superintendency of institution for adults, children, or boys only. 677, Outlook.

Companions and Domestic Helpers

GENTLEWOMAN wants position as companion or working housekeeper to gentleman or single woman in New York City. Willing to go South. 649, Outlook.

LADY of real refinement, without relatives, graduate nurse, good traveler, desires position where she may act as dutiful daughter with couple or gentleman. Unquestionable credentials. 653, Outlook.

WANTED, by middle-aged Southern woman of social standing, position at once as managing housekeeper in home or institution, or companion. References. 685, Outlook.

SITUATIONS WANTED

Companions and Domestic Helpers

LADY, 29, educated, refined, resourceful, giving up own home, wishes position. Traveling, home companion, housekeeper, governess-tutor. Experienced automobilist, attractive personality. Excellent health and references. 669, Outlook.

QUIET American woman desires position as companion to elderly person or invalid. Secretarial experience. Is accustomed to household management. Free after January 1. Excellent references. 670, Outlook.

POSITION of trust among art treasures; kindergarten assistant; or housekeeping where efficiency, Christian culture, plain home cooking, moderate salary, may be appreciated. 672, Outlook.

NURSE (registered), Protestant, will care for motherless baby or delicate child in American family of refinement. City or country. Highest recommendation. Reasonable terms by special arrangement. Graduate, 681, Outlook.

MATRON, educated, housekeeping experience, wishes executive position. 665, Outlook.

TRAINED nurse (Protestant) desires private position. Address L. L. T., 2050 Cherry St., Philadelphia, Pa.

POSITION of trust, by Protestant middle-aged practical nurse-companion for convalescent patient, semi-invalid, or aged couple. Will go South. Address Box 90, New Paltz, N. Y.

SITUATION by American woman (age fifty) capable of entire charge of household or departmental work in institution, with privilege of keeping two boys (aged fifteen and twelve). 684, Outlook.

EXPERIENCED Swedish woman wishes position as managing housekeeper. Trustworthy, capable, refined. Highest recommendations. Miss Otterberg, 210 West 99th St. Tel. 7200 Riverside.

MOTHER'S assistant, useful companion; experienced, responsible young lady wishes position. City, country or travel. 683, Outlook.

Teachers and Governesses

GOVERNESS or nursery governess, educated, experienced, wishes to take charge of one or two young children. References. 686, Outlook.

SITUATIONS WANTED

Teachers and Governesses

EXPERIENCED teacher of mental defectives, with unusual training, work under leading specialists, wishes position resident tutor, retarded child going California, Florida. Difficult case preferred. Manual training, stuttering, stammering, nurse's training, massage. 650, Outlook.

GOVERNESS companion or nursery governess wishes position with city family. Well educated, refined, experienced. 668, Outlook.

MISCELLANEOUS

HAVE YOU EVERYTHING YOU WANT? If not, learn how to succeed. "National Success Course," 24 long lessons (formerly \$24.00) now offered as premium with "BOOKKEEPER and ACCOUNTANT" (best monthly magazine for students, merchants, bookkeepers and accountants) for two years \$5.00. Money back if wanted. Full particulars free. Remit Charles B. Sweetland, Editor, 452 Pierce Bldg., St. Louis.

BOYS wanted. 500 boys wanted to sell The Outlook each week. No investment necessary. Write for selling plan, Carrier Department, The Outlook Company, 351 Fourth Ave., New York City.

TRUNKS, BAGS, SUITCASES. Why pay two middlemen profits? Buy from factory direct. Send for free catalog. Monarch Trunk Factory, Spring Valley, Ill.

M. W. Wightman & Co. Shopping Agency, established 1895. No charge; prompt delivery. 44 West 22d St., New York.

VENETIAN lace collar, Burano rose point, 6 1/2 x 84 inches, value \$300, in exchange for two Liberty Bonds. Box 247, Hartsdale, N. Y.

DELICATE child or infant will receive best care in private home of nurse. Beautiful country town. 201 Cayuga Ave., Warren, Pa.

EDUCATED woman (New York) will chaperon small party women in California home. Highest references exchanged. 683, Outlook.

MISS Guthman, New York shopper, will shop for you, services free. No samples. References. 309 West 99th St.

FOR sale, three ancient watches over 200 years old. One believed to have belonged to Ethan Allen. Valuable, quaint, rare. 690, Outlook.

BY THE WAY

THE English hostess was very proud over the recent elevation of one of her family to the House of Lords, as related by a British weekly. "This," she said to her friend, "makes the second of our family in the Peers. Have you any relation in the House of Lords?" "No," was her friend's reply; "I have no relation in the House of Lords, but I have two maiden aunts in the Kingdom of Heaven."

"Wishing to see something good at the movies," a correspondent writes, "I asked a young man who sat opposite us at our hotel table what was the best thing in our vicinity. 'Oh,' he said, 'you want to go down to the — and see Douglas Fairbanks in 'A Human Mosquitoer.' I had seen posters announcing 'A Modern Musketeer,' but after seeing the picture we decided that the young man's title was the more appropriate of the two."

The worst days of the Circumlocution Office and of the Chancery Courts of England are brought to mind by the statement in the "Railway Age" that damages amounting to \$180,000 were recently paid to the Pennsylvania Railroad by the city of Chicago, the payment closing a legal contest which had started in 1894—twenty-seven years ago. The railway had obtained in 1905 a verdict of \$105,000 against the city for damages caused by the trainmen's strike of 1894 and the accompanying riots. The case was appealed and lost again by the city, and the interest on the original judgment continued to mount until \$180,000 was required to settle the case.

Vicar (as reported by "Punch")—"Your pigs are doing very well, John—very well, indeed." John—"Ay, they be. If me and you wos as fit t' die as they be, we 'ud do, sir."

An epitaph on a tombstone in the cemetery at Middlebury, Vermont, reads, as copied by one of our subscribers:

Faithful husband, thou art at rest—
until we meet again.

Another subscriber quotes this:

Dear husband do not weep: I am not
dead, but in an everlasting sleep.

In slumber sweet beneath this peace-
ful shrine

Sleep lovely wife until thy lot be
mine.

I'll come when called to cross proud
Jordan's tide

And soundly sleep as usual by thy
side.

"New York is probably the most difficult port in the world in which to dock a great ocean liner," a docking expert says. "This is because New York is the only port where the docks are at right angles to a river in which strong tides flow regularly. A ship's captain is usually pictured as experiencing his greatest worry when his vessel is at sea buffeted by wind and wave. As a matter of fact, storms are of small concern to masters of modern liners. Anxiety

W. L. DOUGLAS

FOR MEN AND WOMEN

\$7.00 & \$8.00 SHOES

SPECIAL SHOES \$10.00 STYLISH AND DURABLE SHOES \$5.00

W.L. DOUGLAS SHOES
FOR FALL AND WINTER
WEAR IN ALL THE LATEST
STYLES ALL LEATHERS ALL
SIZES AND WIDTHS



YOU CAN SAVE MONEY
BY WEARING

W. L. DOUGLAS SHOES

The best known shoes in the world. They are sold in 107 W. L. Douglas stores, direct from the factory to you at only one profit, which guarantees to you the best shoes that can be produced, at the lowest possible cost. W. L. Douglas name and the retail price is stamped on the sole of all shoes before they leave the factory, which is your protection against unreasonable profits.

W. L. Douglas \$7.00 and \$8.00 shoes are absolutely the best shoe values for the money in this country. They combine quality, style, workmanship and wearing qualities equal to other makes selling at higher prices. They are the leaders in the fashion centers of America. The stamped price is W. L. Douglas personal guarantee that the shoes are always worth the price paid for them. The prices are the same everywhere; they cost no more in San Francisco than they do in New York.

W. L. Douglas shoes are made by the highest paid, skilled shoemakers, under the direction and supervision of experienced men, all working with an honest determination to make the best shoes for the price that money can buy.

CAUTION.—Insist upon having W. L. Douglas shoes. The name and price is plainly stamped on the sole. Be careful to see that it has not been changed or mutilated.
If not for sale in your vicinity, order direct from factory. Catalog free.



BOYS SHOES
\$4.50 & \$5.00

W. L. Douglas name and portrait is the best known shoe Trade Mark in the world. It stands for the highest standard of quality at the lowest possible cost. W. L. Douglas shoes with his name and retail price stamped on the sole are worn by more men than any other make.

W. L. Douglas
President
W. L. Douglas Shoe Co.,
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