

FINANCIAL DEPARTMENT

The Financial Department is prepared to furnish information regarding standard investment securities, but cannot undertake to *advise* the purchase of any specific security. It will give to inquirers facts of record or information resulting from expert investigation, and a nominal charge of one dollar per inquiry will be made for this special service. All letters of inquiry should be addressed to THE OUTLOOK FINANCIAL DEPARTMENT, 381 Fourth Avenue, New York.

OPPORTUNITIES IN BOND INVESTMENTS

NO one who follows the stock market needs to be told that at the present time it is a weak, vacillating, uncertain affair. The volume of business is small, fluctuations, save in the case of a few speculative favorites, are narrow, and generally the trend has been downward.

The bond market, on the other hand, is booming. Prices for high-grade bonds have shown a steady improvement over a period of months, sales have been large, and prices have been gradually creeping up and up. Stocks may go begging, but bonds are in brisk demand. All of which goes to prove two things at least: First, that there is plenty of money available

for the right kind of investments; and, second, that investors consider that bonds are in this category at present levels, long-term bonds particularly.

When business generally is poor and earnings are low, it is only natural that investors should seek to safeguard their funds as well as they can, and every one in the least familiar with finance knows that bonds are safer investments than stocks. This is one reason why the bond market is strong and the stock market weak. As a result of the fact that investors are seeking bonds the demand for this class of securities is increased, and increased demand is always followed by higher prices.

Your Company's Securities in the Financial Center

WHEN a company's securities are widely held, it is often a distinct advantage and economy, as well as a service to investors in its bonds and stocks, to utilize the trust facilities afforded by this Company in the country's financial center.

As registrar and transfer agent, this Company facilitates the prompt and accurate transfer and delivery of securities, keeping all the necessary records. As paying agent, the Company disburses interest and dividends for the issuing corporation.

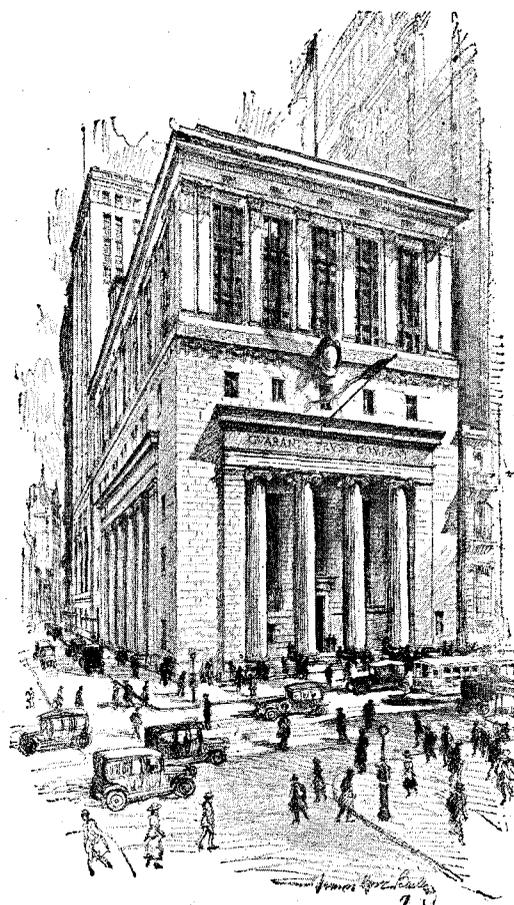
As trustee under corporate mortgages, agent and depository in financial readjustments, and custodian of securities, this Company offers the comprehensive service of a complete and trained organization.

We serve many corporations, large and small, having their headquarters in various parts of the country.

Our booklet, *Trust Service for Corporations*, which describes these services, may be had on request.

Guaranty Trust Company of New York

NEW YORK LONDON PARIS BRUSSELS
LIVERPOOL HAVRE ANTWERP CONSTANTINOPLE



Greater safety is not the only reason why bonds are the most popular investments to-day, however. Safety is a consideration of course; but isn't the fact that investors consider that bonds offer them safety combined with opportunity for high yield and probable profit the real reason for the prosperous state of the bond market?

We have emphasized in these pages more times than we can remember the fact that, due to the war and the conditions brought about by the war, money rates have been abnormally high. We have expressed it as our opinion that this condition was temporary and that money rates would gradually work downward and tend to approach those levels which were regarded as normal before they were upheaved by the great World War. Events have consistently tended to prove that our opinion was correct. Money is becoming cheaper and money rates are being lowered. The Federal Reserve Bank of New York has recently reduced its rediscount rate to 5 per cent; commercial paper is being sold in the open market on a lower basis than it was, and bank reserves have been piling up. Money is bringing a lower return than formerly and high-grade securities are yielding less than formerly, which means, of course, that in the case of those issued some time ago they are increasing in price. New securities are being offered on a lower income basis. Foreign government bonds are now sold at a price to yield $7\frac{1}{4}$ per cent where a year or two ago the same government had to sell them to yield 8 per cent in order to attract investors; railways are selling equipment trust certificates to yield less than 6 per cent, and only a short time ago this would have been absolutely out of the question.

All of which goes to show that our abnormally high money rates are becoming things of the past. Investors who know their business—and, incidentally, have money to invest—realize that this is so and they are hurrying to buy bonds which will afford them a high return on their money over a period of years. They see the trend of the times, a lower rate for money and higher quotations for bonds, and they are rushing in to avail themselves of conditions which show signs of vanishing. They are buying bonds because they can figure their income from them with comparative safety and a reasonable degree of certainty. If they buy stocks, they feel that possibly they may make more money, but their chances of losing more are in equal proportion.

Figure it out for yourself. Suppose you had \$100,000 to invest right now—would you buy bonds or stocks? Stocks can be purchased which will yield anywhere up to fifteen per cent on their purchase price; but this very fact shows that many people regard it likely that soon these same stocks may not yield anything at all. Stocks yield higher returns than bonds, and they yield more worries, too. Good bonds, on the other hand, are about as stable as investments can be. Their price will fluctuate according to prevailing conditions, but, all things being equal, you can count on a

The First Consideration in Making an Investment

SAFETY of principal should always be the foremost and guiding consideration in judging the respective merits of the investment offerings.

Securities offered to the investing public by the Old Colony Trust Company must be unquestionably sound. Ordinary prudence and the nature of our business demand this. In addition, they must, of course, insure a satisfactory return to their permanent holders.

This institution, through its Bond Department, offers an unusually complete service to investors. In every case, the special requirements of each individual investor are given thorough and unbiased consideration before a recommendation is made for the purchase or sale of securities.

Investments made through our Bond Department are systematically "followed through", and the owner is duly informed of routine or special matters pertaining in any way to them.

An exceptionally complete Financial Library and a well equipped Statistical Department are operated in connection with the Bond Department, and their facilities are always available to its customers.

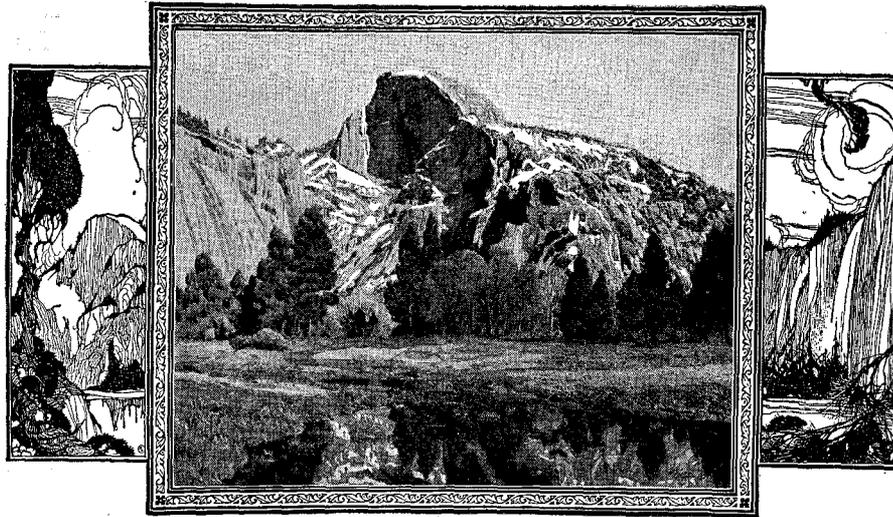
Private wires, affording direct communication at all times with the New York financial markets, are maintained by this company.

We shall be pleased to send you, upon request, our Investment Recommendations, just issued. Please address Department O.

OLD COLONY TRUST COMPANY
BOSTON



Member of the Federal Reserve System



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The National Parks of the nation are the wonderlands of the world. This year, more than ever before, the National Parks will appeal to nature lovers the world over. The Government and railroads are co-operating to make it possible for more Americans to view the glories of their own country.

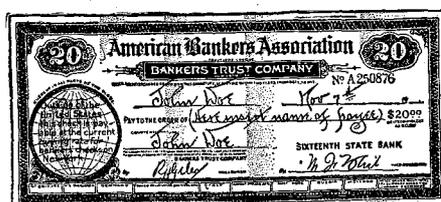
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are also co-operating by supplying travelers with safe and suitable travel funds.

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- compact, easy to carry, handy to use



BANKERS TRUST COMPANY
New York City

FINANCIAL DEPARTMENT (Continued)

certain return each year and the repayment of your principal upon maturity. What is more, if prevailing conditions are such that money rates are high and bond prices are therefore low, you are fortunate if you are able to buy at such a time. In other words, if money is worth six and one-half per cent, probably you can buy bonds to yield six and one-half per cent. If a year or two later money is worth only five per cent, bonds probably will yield only five per cent. One hundred thousand dollars invested at 6½ per cent means \$6,500 a year; at 5 per cent it is \$1,500 less. Bonds at present do not yield as much as they did a year ago, but from the action of the bond market it looks as if many people think they yield more now than they will later on and they are hurrying to buy.

There has been an enormous demand for Liberty Bonds recently, and one issue is selling more than five points above its low quotation, and on a thousand-dollar bond this means a profit of over fifty dollars, in addition to the high return. In varying degree the same thing holds true of all high-grade bonds. The demand for them is increasing, their prices have been steadily ascending and their yields growing less. But, it seems to us, there are still great opportunities for the discriminating purchaser. Abnormal conditions have brought about unusual opportunities, but as these conditions disappear the opportunities are also disappearing.

QUESTION AND ANSWER

Q. Please give me some information concerning the new issue of 7 per cent notes of the Argentine Republic.

A. This issue consists of \$50,000,000 of two-year 7 per cent treasury gold notes, dated October 1, 1921, and due October 1, 1923. Principal and interest are payable in United States gold dollars in New York. They are a direct obligation of the Argentine Government, whose funded debt is approximately \$533,000,000, or about \$63 per capita. Argentina leads all South American countries in the volume of foreign trade, the Republic has an area of approximately 1,100,000 square miles, and the national wealth is calculated at more than \$13,800,000,000. These notes were issued at 99½ and interest to yield over 7.20 per cent.



Many investors make a serious mistake in trying to make their money pull too heavy a load—earn too much. There is a distinct limit to what money can safely be expected to earn. Our 7% First Farm Mortgages and Real Estate Bonds are safe and desirable investments. 38 years' experience. Send for offerings and descriptive pamphlet "S." Ask about our monthly payment plan.

E. J. LANDER & CO.
ESTABLISHED 1883—CAPITAL & SURPLUS \$500,000.00
GRAND FORKS, NORTH DAKOTA.

FROM THE MAIL BAG
(Continued from page 233)

Apache Indians who occupy what is known as the Camp McDowell Reservation, in Arizona, was a subject of consideration. The reservation is mostly rugged and mountainous, and the only portion susceptible to successful agriculture is a few hundred acres on the Verde River. To provide sufficient water to supply the needs of this irrigable area would require the construction of a dam on the Verde River, which, upon examination and survey by competent engineers, was considered impracticable, if not prohibitive, because of the excessive cost. It was therefore proposed to allot to these Indians land in the Salt River Reservation, which is near by and under irrigation from the Roosevelt Dam. The Indians were very much opposed to anything that might mean their removal from their reservation, and nothing definite was done until June, 1920, when the then Secretary of the Interior made an order that the entire Camp McDowell Reservation be allotted to the individual Indians in equal areas as to acreage. That they might not be without land susceptible of agriculture, they were also to be allotted five acres each of irrigable land upon the Salt River Reservation as a gratuity. This order of the Secretary was approved by President Wilson, and tentative allotments were made.

These allotments have not been approved. The Indians have always expressed a fear that they might be compelled to remove from their reservation and have been more or less suspicious of any action proposing to give them allotments, and, apparently not being satisfied with the plan to allot them as proposed, brought the matter to the attention of the President, who directed that the whole subject be carefully reviewed and reconsidered with a view of adjusting it in a manner that would be more acceptable to the Indians. A very thorough and full investigation has recently been made, and the case is now being considered, and upon the return of the Secretary of the Interior, who is now absent from Washington, it is thought that a plan will be proposed that will be so generous in its terms that when the Indians understand it they will be entirely satisfied.

Trusting that this communication will appear in The Outlook at an early date, I am, Yours very truly,

CHARLES H. BURKE,
Commissioner.

September 23, 1921.

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WEAR IN ALL THE LATEST
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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.



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President
W. L. Douglas Shoe Co.,
167 Spark St., Brockton, Mass.

STATEMENT OF THE OWNERSHIP, MANAGEMENT, ETC., REQUIRED BY THE ACT OF CONGRESS OF AUGUST 24, 1912, OF THE OUTLOOK, PUBLISHED WEEKLY AT NEW YORK, N. Y., FOR OCTOBER 1, 1921.

State of New York, County of New York, ss.

Before me, a Notary Public in and for the State and county aforesaid, personally appeared Robert D. Townsend, who, having been duly sworn according to law, deposes and says that he is the Managing Editor of THE OUTLOOK, and that the following is, to the best of his knowledge and belief, a true statement of the ownership, management, etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and regulations, to wit:

1. That the names and addresses of the publisher, editor, managing editor, and business managers are: Publisher—The Outlook Company, 381 Fourth Ave., N. Y. City. Editor—Lyman Abbott, 381 Fourth Ave., N. Y. City. Managing Editor—R. D. Townsend, 381 Fourth Ave., N. Y. City. Business Managers—The Outlook Company, 381 Fourth Ave., N. Y. City.

2. That the owners are: The Outlook Company, 381 Fourth Ave., N. Y. City. Stockholders of The Outlook Company owning 1 per cent or more of the total amount of stock: Lawrence F. Abbott...381 Fourth Ave., New York City Lyman Abbott...381 Fourth Ave., New York City W. H. Childs...17 Battery Place, New York City Travers D. Carman...381 Fourth Ave., New York City Walter H. Crittenden...369 Broadway, New York City William C. Gregg...230 Prospect Av. H'kensack, N.J. Frank C. Hoyt...381 Fourth Ave., New York City Helen R. Mabie...Summit, N. J. Harold T. Pulsifer...381 Fourth Ave., New York City N. T. Pulsifer...456 Fourth Ave., New York City Lawson V. Pulsifer...456 Fourth Ave., New York City Chas. Stillman, C. C. Stillman, E. G. Stillman (Trustees for J. A. Stillman)...55 Wall St., New York City Chas. Stillman, J. A. Stillman, E. G. Stillman (Trustees for C. C. Stillman)...55 Wall St., New York City Chas. Stillman, J. A. Stillman, C. C. Stillman (Trustees for E. G. Stillman)...55 Wall St., New York City Dorothea V. A. Swift...39 Pilgrim Rd., Brookline, Mass. Robert D. Townsend...381 Fourth Ave., New York City

3. That the known bondholders, mortgagees, and other security holders owning or holding 1 per cent or more of total amount of bonds, mortgages, or other securities are: None.

4. That the two paragraphs next above, giving the names of the owners, stockholders, and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting, is given; and also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as to the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than that of a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds, or other securities than as so stated by him.

(Signed) ROBERT D. TOWNSEND, Managing Editor. Sworn to and subscribed before me this 30th day of September, 1921.

(Signed) J. LYNN EDDY.

[SEAL]

Notary Public, Westchester County; New York County Clerk's No. 26; New York County Register's No. 2019; Certificate filed in New York County; Commission expires March 30, 1922.

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Italy, Switzerland, France, Belgium, Holland, England. The Passion Play Limited parties enrolling now.

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WANTED—Teachers all subjects, G. vacancies in schools and colleges. International Musical and Educational Agency, C. Ziegler Hall, N. Y.

DIETITIANs, secretaries, cafeteria managers, governesses, matrons, housekeeper social workers, superintendents. M. Y. Richards, Providence, R. I. Box 5 East St. Boston, Trinity Court, 16 Jackson Hall, Thursday 11 to 1. Address Providence.

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YOUNG woman of refinement to nurse children in Protestant family. No house work. Mrs. W. O. Badger, 99 Argyle Rd. Brooklyn, N. Y. Telephone Flatbush 904.

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SECRETARY—Young woman, college graduate, desires position with responsibility and initiative. References. 526, Outlook.

EDUCATED young woman desires position in physician's office mornings. Can typewrite 534, Outlook.

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LADY alone, with executive ability and business standing, desires position. Chaperone, visiting housekeeper and care of bachelor apartments, assistant to ladies in shop, would travel with lady as companion or friend. References exchanged. 521, Outlook.

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COMPANION desires position accompanying lady going to California. Reference exchanged. J. Pennock, 1744 F St. N. W. Washington, D. C.

GRADUATE nurse, companion, secretary, desires position with refined person. Willing to travel. 530, Outlook.

RELIABLE young woman desires position as companion or mother's helper. Protestant Good references. 527, Outlook.

COMPANION—Experienced person gifted in care of aged desires position with elderly lady (not helpless). Best references. 54 Outlook.

PUBLISHER'S NOTES

THANK you for the opportunity which these contests are giving common folk to express themselves," writes a Chicago woman in response to the announcement of The Outlook's fourth prize contest. It appears that in proposing the subject of "The Turning Point" something of almost universal human interest has been hit upon. Neither the *blasé* East nor the introspective Middle West seems to have any special option on turning points in its lives. The first twenty-five letters received in this contest rolled in from no less than fifteen different States of the Union. At the present count, New York is first, Illinois second, and Pennsylvania and Massachusetts are tied for third in numbers of contest letters received. The contest closes October 21, so there is still time for you to tell the world what has happened to you at the crossroads.

POSTMASTER-GENERAL WILL HAYS has not lost no time in oiling up. From a subscriber in Carmel, California, we hear as follows: "The arrival of The Outlook so much earlier in the week than was the rule for so long a time under the Burlison régime, when it did not arrive frequently until the week after publication day, is proof of the revitalizing of the Postal Department. . . . Postmaster-General Hays is making good, as those who know of his great executive ability and boundless energy know he would."

If there is a boy or girl in your family who would like to be riding instead of walking, a letter addressed to the Circulation Department of The Outlook at 381 Fourth Avenue, New York, will bring you information as to how a bicycle can be earned during spare time.



3-in-One Oil is put up in Handy Oil Cans, because many people find it the most satisfactory way of using oil.

The 3-in-One Handy Oil Can has a screw top that seals tight. It's flat, slipping easily into machine drawer, medicine cabinet or elsewhere. It's non-refillable, preventing all danger of substitution.

3-in-One *The High Quality Household Oil*

is the proper lubricant for all household mechanisms—sewing machines, vacuum cleaners, talking machines, electric fans and vibrators, tools, clocks, locks, bolts.

It penetrates tightest bearings and works out accumulated dirt and grease.

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Free Send a postal for generous sample and Dictionary of Uses. Both free.

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SITUATIONS WANTED

COMPANIONS and Domestic Helpers
COMPANION - SECRETARY — Refined young lady, pleasing personality, tactful, desirable position with lady. References. 538, Outlook.

USEFUL companion or housekeeper. Experienced. References. No objection to travel. Box 208, Thousand Island Park, N. Y.

Teachers and Governesses

TUTORS — Two gentlemen, Manhattan residents, twelve years' teaching experience, tutored backward or advanced pupils, grammar or high school subjects. Individual classes. 465, Outlook.

GOVERNESS for backward child. Can take care of child. Experience. 490, Outlook.

TUTOR—Music, French, desires position in city spending winter in California. 529, Outlook.

COLLEGE graduate will give individual instruction in elocution and correction of speech defects; children or adults. New York City. 539, Outlook.

MISCELLANEOUS

BOYS wanted. 500 boys wanted to sell The Outlook each week. No investment necessary. Write for selling plan, Carrier Department, Outlook Company, 381 Fourth Ave., New York City.

MISS Guthman, New York shopper, will do things on approval. No samples. References. 309 West 99th St.

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

WANTED—To take child with me to Florida seashore home. Will give loving care. Former teacher, also experienced in nursing and dietetics. 525, Outlook.

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

DOES DEATH END ALL? Great mysteries, wonderful secrets of Bible made clear. Hundreds amazed. Copyright book postpaid 50c. H. C. Marlin, Pleasant Hill, Ohio.

CONTEST NUMBER FOUR

The Turning Point

WE have all stood at the crossroads. We have all made memorable decisions. To some of us the Turning Point comes early in life. To others it comes late. For the best letters describing the Turning Point in a life we will award:

*a first prize of Fifty Dollars
a second prize of Thirty Dollars
a third prize of Twenty Dollars*

Was your Turning Point found in school, in college, in business, in marriage, or failure to marry? Was your decision made with the help of teacher, parent, or friend? Or did you go it alone? Did you come upon it after a disaster or a great happiness? Or an accumulation of little things? Do you regret or rejoice in the Turn that you made?

CONDITIONS OF CONTEST

1. Write your name (add a pen name if you like, for publication) and address in the upper left-hand corner of your letter.
2. All letters must be typewritten on one side of the paper only.
3. Limit your letter to 600 words of average length.
4. Your letter, to be eligible, must reach us on or before October 21.
5. We reserve the right to purchase for publication desirable letters not winning prizes.
6. Unavailable letters will not be returned.
7. The staff of The Outlook will be the judges of the contest.

Address all contest letters to

CONTEST EDITOR, THE OUTLOOK COMPANY, 381 FOURTH AVE., NEW YORK