



The maker of the will foresaw this problem

YOUNG Williams and his mother thought their investment idea was a brilliant one until they took it up with the trust company.

Some years before a moderate estate had been left to them—just about enough, if properly managed, to take care of their needs. A trust company had been named as trustee of the estate.

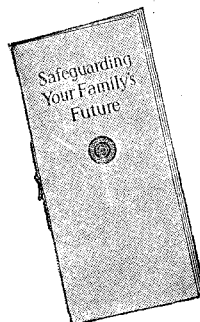
The young man, just out of college, thought he knew something about stocks. It was easy to show his mother that the market turns in Blank Common would quickly pay for the new closed car they wanted so much.

"Your father foresaw just such a problem as this," said the trust company officer. "He wanted you to have all the income possible, but not at the expense of safety. As things are under your father's trust, your mother will always be sure of a comfortable living. You yourself will receive your share of the

estate when you are 30—then you can do all the trading you want to, *if you want to do it when you reach that age!*"

More than ever, men are arranging their affairs in this manner—not to impose restrictions on their beneficiaries, but to *protect* them against their own inexperience.

They are naming trust companies in their wills, because these companies provide the safeguards of specialized knowledge and experience; mature judgment; financial responsibility; and impartiality.



Just what steps should *you* take to protect your estate from inexperience and mismanagement? This booklet, "Safeguarding Your Family's Future" will give you suggestions. Ask your trust company, or write to the address below, for a copy.

TRUST COMPANY DIVISION
AMERICAN BANKERS ASSOCIATION
110 EAST 42nd STREET, NEW YORK

us with her sound American love of fairness and justice. In the handling of plot and characters she is less successful, and there is too much here of the retelling of the same thing by different people.

FINGER-POST (THE). By Mrs. Henry Dudeney. Minton, Balch & Co., New York. \$2.

Joseph, son of a Sussex thatcher, is a sickly, ugly lad, laughed at and hating those who laugh. He is the "finger-post" who is pointed at with jeers (and deserves it, for he has a perverted spirit), yet who grows up to brilliant worldly success. The story is not cheerful, but it has subtle knowledge of human nature and underlying power, as well as faithful local coloring.

GOLDEN BALLAST. By H. de Vere Stacpoole. Dodd, Mead & Co., New York. \$2.

A novel treasure story, for the treasure is discovered at the start and the question is how to keep it. Also a novel sea story, for the captain of the mysterious ketch is a girl. There are passages about sailing that will please lovers of boats. Altogether a jolly and exciting tale.

LONELY O'MALLEY. By Arthur Stringer. The Bobbs-Merrill Company, Indianapolis. \$2.

Lonely has all the longings of another Tom Sawyer, and they lead him into fun, fights, and frolic, including piracy and a few hours of circus life. If a boy doesn't like this story, he isn't a boy.

SUNCLOUDS. By Octavus Roy Cohen. Dodd, Mead & Co., New York. \$2.

Mr. Cohen's stories of Negro life in Birmingham continue to be excruciatingly funny. "The Battle of Sedan" in this book is a fair corker. The author's titles and names are ingeniously comic—*e. g.*, his volume called "Assorted Chocolates"—and we never tire of his society, "The Sons and Daughters of I Will Arise." Sometimes we wonder if Birmingham darkies *do* talk as Mr. Cohen makes them; and it is hard to forgive him for beginning sentences like this: "Too, he visioned several young ladies." But these are minor matters; the fun's the thing.

BIOGRAPHY

CHARLES PROTEUS STEINMETZ: A BIOGRAPHY. By J. W. Hammond. The Century Company, New York. \$3.50.

While Steinmetz was living it was difficult to obtain from him any detailed account of his whole past. To those who urged him to write an autobiography he answered that it was too much bother. His mind was always on the future and its problems—not on the past with problems too late to solve. After much urging, however, on the part of an old friend he consented to relate the many incidents, starting at the beginning, and the author named above was chosen to whip

the conversation into systematic, prepared form. The result is the first complete account of Steinmetz's life.

There was a great deal of mystery surrounding this man, who disliked to be called "wizard." Yet he appears to have lived a rather normal life, enjoyed about the same kind of thing most people enjoy, and had average traits. Especially is it a distinction for a great man not to have shown early signs of genius, nor, on the other hand, to have been stupid in school. His father was not even poor and ignorant—just an average railroad clerk, who was able to sympathize with his boy's mechanical bent and help him.

One of the most interesting things told is how Steinmetz acquired his middle name, for he was originally Carl August Rudolph. "Proteus" was a nickname, at first.

PRIVATE LIFE OF LOUIS XV (THE). By Moutte d'Angerville. Edited by Albert Meyrac. Translated by H. S. Mingard. Boni & Liveright, New York.

This is an abridgment from the author's four-volume work, "Vie privée de Louis XV," and it is largely concerned with the less creditable side of what is supposed to be the most discreditable reign in the history of France. But the book makes clear that before any of us adds to the shower of stones which are always thrown at Louis XV we should consider how much better we would have done in his place. He started his career with as much good sense as any monarch was permitted to have; he was well-meaning, religious, and even strict in his ideas of conduct. Scheming courtiers, including priests, deliberately corrupted him for their own selfish purposes. Consequently, a king with ability and good intentions, the loving and beloved father of his children—his family included several daughters—has come down to us as an illustrious example of wickedness and depravity.

DRAMA

MOSES. A Play in a Prologue and Seven Scenes. By Lawrence Langner. Boni & Liveright, New York. \$2.

The life of Moses, leader of Israel, as revealed in the book of Exodus lends itself to dramatic treatment in a comedy-drama that attempts inferentially a valuation and criticism of modern civilization. Moses appears a not always convincing casuist. His iconoclastic fanaticism and ruthless uprooting of the art impulse which budded during the Egyptian captivity are shown as counterparts of a moral and legal system based on prohibitions. The author unnecessarily expounds his thesis in a long preface. The play suffers from the defects of its kind: it is didactic and often heavy. Only brilliancy of dialogue could compensate

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