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*Be guided by the experienced judgment which selected these 6% Real Estate Bonds, secured by Guaranteed First Mortgages, for National, State and Savings Banks*

**T**HE investment committees of more than 200 National, State and Savings Banks have investigated and approved the 6% Real Estate Bonds which are offered and recommended by THE BALTIMORE TRUST COMPANY. In other words, the bonds have fully satisfied the experienced judgment of men chosen for their special fitness to select investments for the deposit or trust funds of these institutions.

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The bonds are secured by First Mortgages guaranteed by the United States Fidelity & Guaranty Company (resources in excess of \$48,000,000). Maturities 1 year to 10 years. Denominations \$500 and \$1,000. Tax refund up to 4½ mills in any State. Write to the Main Office of THE BALTIMORE TRUST COMPANY, 25 East Baltimore Street, Baltimore, Md., for Booklet No. 17.

*Orders may be sent to any of the following banks or investment houses:*

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*Dealer inquiries invited*

## THE BALTIMORE TRUST COMPANY

*The Largest Trust Company in the South Atlantic States  
offering complete banking, trust and investment services*

**CAPITAL & SURPLUS**  
\$7,000,000



**TOTAL RESOURCES**  
\$65,000,000

**70,000 DEPOSITORS**

Germany for some of those issues on March 11, 1926. For instance, *Munich Loan of 1923* has been sold at R.M. 1.80 (\$0.43) for M. 1,000,000,000, while in one of those circulars M. 500,000 are offered at \$40.

"In the same circular there are offered M. 1,000,000,000 *Frankfurt a/M. 1923's* at \$45, while they were dealt with in Germany at R.M. 0.50, equal to \$0.12 for M. 1,000,000,000.

"As to the so-called 'Forced Loan,' which is offered in lots with other bonds, there is to be said that this loan, having been excluded from the revaluation, has no value at all." W. L. S.

## From Inquiring Readers

**O**NE of our readers who frequently uses this department to assist him in his investment policy has asked us several interesting questions. He assumes that the bull market is really at an end and that we will soon be in a period of protracted depression. He wants to know how best to keep his funds liquid, and, moreover, just what keeping funds liquid means. For our guidance he classifies his present holdings: high-grade, income-producing real estate, 11 per cent; first mortgages on ditto, 44 per cent; real estate mortgage bonds, guaranteed by surety companies, 18 per cent; foreign government bonds, 22 per cent; public utility bonds, 4 per cent; railroad bonds, 1 per cent.

Our friend suggests that perhaps he had best convert some of his foreign bonds for "old-line" stocks, such as American Telephone, New York Central, Consolidated Gas of New York, United States Steel, and the like.

We give our reply in full, thinking that it may answer queries which others have in mind:

"1. How to prepare for a depression? The simplest and most comprehensive way is to make sure that your investments are as sound as possible, that they are easily marketable, and that they are diversified. Remember that the soundest company is that which has the best and most foresighted management.

"2. Keeping funds liquid means keeping them so that they can be converted into cash at short notice. The maturity of a bond hasn't necessarily anything to do with liquidity, though short-term bonds, in periods of stress, are more easily sold than long-term bonds.

"3. In answering some of your questions it is difficult to be specific because we do not know the nature of the depression which you are assuming. Mortgages on real estate, even first mort-

## FACTS FOR INVESTORS

The Outlook's Financial Service Department is at the disposal of all Outlook readers at the nominal charge of \$1 per inquiry. It is a fact-finding and reporting information service which aims to help the investor, small or large, solve his own problems. We are serving hundreds. May we serve you?

*The Outlook Financial Service Department*

THE OUTLOOK, 120 East 16th Street, New York City

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## The Ticker says Nothing about



## To-morrow.

**A**N exhaustive survey recently made by one of America's leading universities, showed that of a large number of men who had speculated over a period of years, 97% actually lost money, 2% broke even and only 1% came out ahead.

The ticker says nothing about tomorrow. It makes no promises—yet it is for the future alone that any man invests.

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44%	more than 4½%	bonds
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8%	more than 6%	bonds

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gages, will 'go bad' if there is no money to pay the interest. Therefore, it would be well to consider who pays the interest on your various mortgages and bonds, and what would be the probable effect of a depression on each type of business.

"4. Can't answer. (This was the question, Which would suffer most in a depression, stocks or foreign bonds?)

"5. As to putting money into stocks of the type you mention, I should think that this would be wise. You must realize that your stocks may go down after you buy them, but if you are in the good companies, with substantial earning power and sound management, you should run little risk."

**H**OLDERS of street railway securities have been worried for some time. It is hard to give them any very reassuring information except in particularly favorable instances. "All over the country," we wrote to an inquirer recently, "the situation with regard to securities of this kind is far from satisfactory. The automobile and the motor bus have invaded the field of local transportation. It is very difficult to know what the future will bring forth. It may be the wisest thing to sell and take your loss."

**A**NOTHER long letter covering varied types of investment:

"Imperial Royalties Company—A good oil speculation; that is to say, not to be considered an investment, but, on the other hand, not to be considered as a gamble.

"Collateral Trustee Shares—A responsible investment trust. We do not, however, regard it as good policy to disburse stock dividends as cash. This is a relatively new trust, and in the absence of more detailed information we should give preference to the Investment Managers Company and the Massachusetts Investment Trust.

"Guaranteed Certificates Corporation—From all we can learn this is a responsible organization which gives the investor the opportunity to put his funds, indirectly, into the commercial paper business. We see no reason why this is not as safe an investment as the average bond, with better opportunity for profit.

"H. H. Franklin—The common, to which I assume you refer, is speculative."

**A** THOUGHTFUL reader out on the West coast, having made a profit of over \$3,000 at present market prices, on some American Telephone stock, wants our view as to taking that profit and putting his telephone money into Studebaker. We demurred:

"We think very highly of this stock

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# How—

## I Got 8% Safely

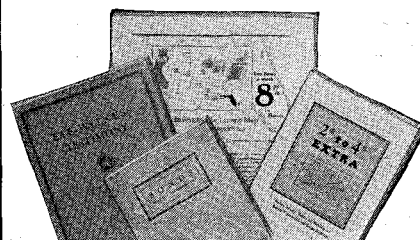
First, I studied the bonds themselves. The booklet, "Bonds That Pay Themselves Off," explained to me why no investor has ever lost money in these bonds.

Next, I read the circular, "Invest by the Income Map," and learned the five common sense reasons why Florida First Mortgage Bonds pay 8%.

Then, with the aid of the booklet, "2% to 4% Extra," I figured out my gain if my investments paid 8%.

Finally,—and most important of all,—I read letters published in the booklet, "Eye-Witness Testimony," written by investors from all over the United States telling their experience with the 8% bonds offered by the Trust Company of Florida.

These booklets will tell you what you want to know and you will profit by reading them. They are free. Mail the coupon.



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Write for booklet No. 11.

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CITIZENS NATIONAL BANK BUILDING  
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as an investment stock and consider that it is likely to still more grow in value. It is the parent company of the system and draws profits from other sources than operating.

"Studebaker is a strong company. The common earned \$7 a share in 1924, paying only \$4. The preferred has earned its dividends many times over.

"Whether the common stock will rise or not we cannot say. It sold up to \$151 in 1919. The automobile industry has ups and downs; it is not altogether stable. In our estimation, it is not likely to be as stable as the industrials.

"For these reasons we would suggest that you hold some of your telephone stock; that you make a small investment only in Studebaker; that if you sell telephone, you diversify your funds by buying sound investment stocks about whose value there is little difference of opinion."

**A**NOTHER letter on a comparison between two well-known rails may interest others:

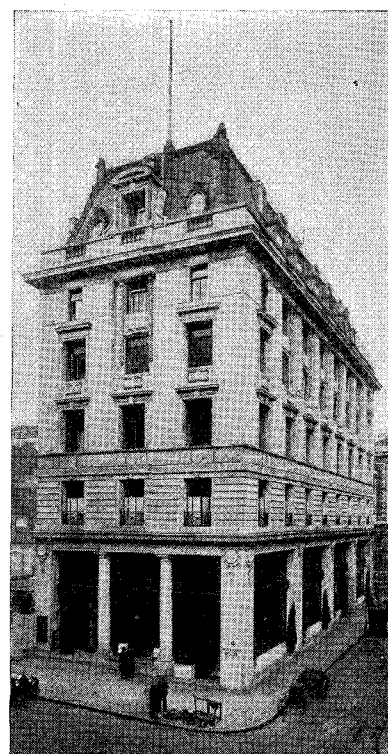
"Chesapeake and Ohio 6½ per cent preferred is selling about 17 points above its call price. Its dividends are being earned several times over. There is therefore a likelihood that it may be called at less than the market, so that your present paper profit would not be realized. It is, of course, an excellent investment stock.

"Baltimore and Ohio is a good common rail which in 1924 earned about \$6.50 a share. It pays \$5 per share per year, and sells at about 90, which makes a good return. The road is in a prosperous condition. This stock is not rated as high as Chesapeake and Ohio preferred, but there is no great element of risk involved."

The 1925 figures did not happen to be at hand when this was written, but they do not change the general comparison.

**W**E rarely hesitate to confess our weaknesses. Recently we confessed one or two of them to a friend in New York who asked our advice about a proposed change in capitalization in a company in which he is a shareholder. He sent us circulars explaining the proposition. We read them. We replied:

"It is almost impossible for the average man, including the average financial editor, to judge what the effect will be of a change in capitalization such as that which is proposed. It is a fairly good rule for a stockholder to 'go along' with the management in matters of this kind, involving, as they do, a variety of technical financial considerations, and, if he feels dissatisfied, to sell his stock and get out."



## London Office of The Outlook Hotel and Travel Bureau

**I**N Dorland House, at 14 Regent Street, London, England, The Outlook maintains an office for your convenience.

We invite you to make use of that office while traveling abroad. Have your mail sent there. Go there to rest, to use the telephone, and to obtain information of unusual tours. There is no obligation or charge.

When planning any trip—at home or abroad—write to our New York office and let us help you with the arrangements.

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**Exceptional Opportunity**  
for young girls wishing to travel in Europe with small and exclusive party. Delightful automobile tour through England, France, Italy, Switzerland, and Belgium, through beautiful countryside and places off the traveled route, with longer stops in well-known centers of historic and artistic interest. Party chaperoned by Mrs. Lowell Richards, 353 W. 85th St., N.Y. References given and required.

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and bath, in the West Eighties, near park, furnished or

unfurnished, from May to Oct. or for shorter

or longer term. Concession. 5,539, Outlook.

For other Classified Advertising  
see next page



## Real Estate

## California



## OWNER WILL SELL

for \$22,500 his private home, recently converted into two five-room apartments and one seven-room duplex, located in exclusive South Pasadena, Cal., on Huntington Drive. Lot 60 x 150; grounds beautifully developed with shrubbery and garden terrace. Prime location. Capable of being thrown open into one connecting building with 17 rooms, suitable for private school or institution. Address H. A. LADD, Box 866, Tucson, Arizona.

## For Sale in Humboldt County

A 7-roomed modern bungalow, furnished, wired throughout for light and power, with 2½ acres beautifully planted grounds, own water supply, servants' quarters and garage. Situated ¼ mi. west of town limits of Fortuna, fronting Redwood Highway, with commanding views of Del Norte, famous for its steelhead fishing. An ideal home. Particulars and photos from L. E. FAGAN, Fortuna, Cal.

## Connecticut

## For Rent for Summer Season at WOODSTOCK, CONN.

Charming cottage, tastefully and comfortably furnished; steam heat; bathroom, electric lights, garage. Golf links and swimming beach one mile from cottage. Delightful society. For further details write Mrs. FLOYD W. JOHNSTONE, P. O. Putnam, Conn. Tel. 327-12

Furnished 7-Room Cottage in Connecticut Hills. Modern conveniences; ice, garage, space for garden. \$300. 5,441, Outlook.

## Maine

**AUBURN, Maine** Beautiful 13-room house, modern improvements. All condition; fine barn, chicken houses; 20 acres of land; excellent location, overlooking the city and near lake. Best buy in Maine for a gentleman's estate or a development. Price \$15,000. Would consider selling furnished with my collection of beautiful antiques. M. J. RYAN, Colby College, Waterville, Maine.

## Castine, Maine

3 furnished cottages to rent for the season. \$300 to \$1,500. Dice's Head Development Co., Inc., Ralph S. Wardwell, Treas., Castine, Me.

**HERON ISLAND, MAINE** To rent for the season, furnished cottage. 7 rooms, large fireplace, bath. Fine views. \$150. Address C. F. KIDDER, 289 Pond St., S. Weymouth, Mass.

**PEMAQUID HARBOR, Maine** Coast. 2 furnished cottages with or without bath. 2 to 10 rooms. \$75 to \$500 season. Eva Whitehouse, 136 W. 70th St., New York City.

**Seashore Cottage** Rent for season. 6 rooms, bath, hot and cold water, electric lights; fully furnished. S. W. LITTELL, 138 S. Main St., Rockland, Me.

## Massachusetts

**SEASHORE HOMES IN NEW ENGLAND** SUMMER RENTALS—SALES North and South Shores of Massachusetts Cape Cod The Summer Vacationland of America 1926 Catalog of Listings Sent on Request HENRY W. SAVAGE, Inc. 10 State Street, Boston, Mass. Est. 1840 SECURE YOUR SUMMER HOME NOW

## New Hampshire

**FOR RENT** 7-room house, running water, barn attached, on lake in White Mts.; beautiful site and view; bathing, canoeing, mountain climbing. Write C. HARLOW RAYMOND, Lawrenceville, N. J.

**White Mountain.** Lake frontage, 70 acres, woodland, bungalow and log cabin; accommodations for family or school camp; fully furnished, including piano; water system, garage, boats. WILLIAM MILLS, Pelham, N. Y.

## New Jersey

**SUSSEX COUNTY FARMS** New Jersey's most beautiful County, a revelation to lovers of nature, 45 miles from New York on Lackawanna Railroad. Many abandoned old farms at prices ranging between \$50 and \$100 per acre. Write for map and illustrated folder. W. J. LOCKWOOD, 18 West 34th Street, New York City. Phones, Penna. 6563-6590

## New York

## Paradox Lake, Adirondacks

Ten fully equipped camps, bungalow style, modern conveniences, fireplaces, etc. Exclusive, attractive, comfortable. Boating, bathing, fishing, tennis. Gentle colony. Booklet and photographs on application. CHARLES A. DARBY, Jr., Paradox, N. Y.

## Adirondack Cottage

with open fireplace. 6 rooms, furnished, bath, hot and cold running water, electric lights, garage. \$275 for season. Smaller cottage, \$225. ALMON WARD, Jay, Essex Co., N. Y.

**For Rent, Caroga Lake, Adirondack Mts.,** large bungalow, completely furnished. Fireplace, electricity, garage. Exclusive summer colony; golf, large dancing pavilion, etc. F. BROCK, 8 N. Manning Blvd., Albany, N. Y.

## Built in 1770 Delightful Old Colonial House

13 rooms, splendid condition, surrounded by 130 acres productive, picturesque land, barns, outbuildings, pond, trout brook, located among charming extensive views, only 35 miles from New York, excellent roads. Miss LAURA MYGATT, Amenia, Dutchess Co., N. Y.

## ATTENTION

## Mr. Speculator, Home or Farm Seeker

Late owner killed in auto accident. Widow will sacrifice finest 143-acre modern fruit-farm and beautiful town house. Write for particulars. P. F. QUIGLEY, Coxsackie-on-tue-Hudson, N. Y.

## LAKE GEORGE, To Rent

For season, house on Bolton Rd., near country club; 11 rooms, 3 baths, 6 master's bedrooms; completely furnished; garage; sandy beach; children's playhouse; excellent place for children. L. J. Tompkins, 440 West End Ave., N. Y.

## FOR SALE—Author's Home

North Shore of Long Island, 40 miles from New York, overlooking harbor and sound. Ten acres, half wooded; lawns, asparagus, strawberries, currants, fruits, roses, other flowers; quaint old ten-room house, modern improvements, living-room 15x25; superb views, air and water; 2-car garage; five minutes to bathing beach; healthiest place in State. Price moderate; terms. A. S. R., 502 Stoneleigh Court, Washington, D. C.

**BUNGALOW** Five rooms, cool, convenient, reasonable, for summer. C. E. COMMONS, 15 Knollwood Ave., Mt. Vernon, N. Y.

**For rent June 15 to Sept. 15 furnished house in Scarsdale** 5 bedrooms, 2 baths, 2 maids' rooms in attic. Pleasant summer home, large porches, shady lawn. Shown by appointment. Phone Scarsdale 896 M. 5,189, Outlook.

**WESTPORT On Lake Champlain.** FOR RENT, cottage, seven rooms, two baths. Best location. Address R. H. STEWART, 22 Beacon St., Boston, Mass.

## Pennsylvania

## If Interested in Property in or near

## The POCONO MOUNTAINS

Summer hotels, acreage, homes, camp and bungalow sites,

## WRITE

STROUDSBURG REALTY CORPORATION  
604 Main Street Stroudsburg, Pa.

## Rhode Island

## WATCH HILL, R. I. and adjacent beaches directly on the ocean COTTAGES FOR SUMMER

Well-located cottages commanding ocean view and accessible to beach. List giving particulars and prices of houses available, maps, etc., sent on request.

## FRANK W. COY

Specialist in seashore properties.  
6 High St., Westerly, R. I.

## BUSINESS OPPORTUNITIES

**PARTNER** wanted for the well-known Hotel Rumsey and Mineral Bath Resort at Westfield, N. Y. (Nature's cure for rheumatism, nervousness, and that run down condition.) Apply in person. Terms \$45,000, half interest, few thousand dollars down, balance 10 per cent a year. Don't delay! Get this quick. Chance to clear \$20,000 year and more. 6,763, Outlook.

## HOW TO ENTERTAIN

PLAYS, musical comedies and revues, minstrel music, blackface skits, vaudeville acts, monologs, dialogues, recitations, entertainments, musical readings, stage handbooks, make-up goods. Big catalog free. T. S. Denison & Co., 623 So. Wabash, Dept. 74, Chicago.

## STATIONERY

WRITE for free samples of embossed at \$2 or printed stationery at \$1.50 per box. Thousands of Outlook customers. Lewis, stationer, Troy, N. Y.

## EMPLOYMENT AGENCY

SECRETARIES, social workers, superintendents, matrons, housekeepers, dietitians, cafeteria managers, companions, governesses, mothers' helpers. The Richards Bureau, 63 Barnes St., Providence.

## HELP WANTED

**HOTELS NEED TRAINED MEN AND WOMEN.** Nation-wide demand for high-salaried men and women. Past experience unnecessary. We train you by mail and put you in touch with big opportunities. Big pay, fine living, interesting work, quick advancement, permanent. Write for free book. "YOUR BIG OPPORTUNITY" Lewis Hotel Training Schools, Suite K-5842, Washington, D. C.

**SALESMEN** wanted. \$10 daily easy. We start you in auto accessory business. No investment, no experience necessary. Exclusive territory. Motor Products Co., 1760 Lunt Ave., Chicago.

To those people of sterling character and reputation who are interested in making a very fair and considerable additional income in an entirely sound and legitimate way we offer a very reputable and attractive business proposition. We have a line of lossery of the very best quality and latest style, which can be sold at attractive prices and good commission to representatives. Will be backed up by the best of genuine service to the customer in order to secure repeat business. Representatives of middle age preferred. References required and also given. La Sheen Silk Hosiery Co., 40 Clinton St., Newark, N. J.

**WANTED,** at private hospital for mild mental and nervous diseases, educated unmarried woman, not over thirty-five years old, not nurse or matron, now residing in eastern New England. Give education, experience, and references. Wages \$60 monthly and maintenance. Dr. George H. Torney, 300 South St., Brookline, Mass.

**WANTED—A** working housekeeper; two adults; private home, north end of Van Cortlandt Park, one block from Broadway. Good cook, willing, and worthy of liberal wages. 6,988, Outlook.

**WANTED,** by widow living alone, refined woman as working housekeeper. Must be well able to do so. Another helper kept. Permanent and attractive home to right person. 6,872, Outlook.

**WANTED—Working** housekeeper, middle aged preferred. Two ladies, New Jersey. Pleasant home. Moderate salary. Write particulars. References. 6,891, Outlook.

**WANTED—Working** housekeeper, Protestant, neat, willing, and obliging. Good health. Best references. Answer 6,862, Outlook.

**YOUNG** woman, librarian, wishes companion for leisurely, inexpensive trip through England. 6,883, Outlook.

## SITUATIONS WANTED

**ABLE,** executive woman wants summer position—charge of golf club house, country club, tea room, or gift shop; or opportunity to make and sell candy in connection with some club. 6,882, Outlook.

**AMERICAN,** capable, cheerful, desires position with lady as companion or companion-housekeeper. 6,870, Outlook.

**AMERICAN** teacher desires position as housekeeper or supervisor of home for children. 6,880, Outlook.

**AMERICAN** young woman, refined, tactful, cheerful, capable managing and supervising help—select country club or girls' school (country). Highest credentials. 6,817, Outlook.

**CARETAKING.** Sisters. Highest references. Country. 6,823, Outlook.

**COLLEGE** girl desires summer position as companion. References exchanged. 6,877, Outlook.

**COLLEGE** senior desires summer position. Can drive car and use typewriter. No objection to travel. 6,890, Outlook.

**CULTURED** linguist who has lived many years in Rome, experienced in teaching and traveling, desires position as tutor, governess, companion, or chaperon, here or abroad. 6,883, Outlook.

**CULTURED,** refined, young college woman desires position as traveling companion. Protestant. Excellent references. 6,867, Outlook.

## SITUATIONS WANTED

**CULTURED** young married woman, capable managing home and servants. Experienced with children. Will assume full responsibility. 6,892, Outlook.

**EDUCATED,** intelligent young woman. American born, wishes position as working housekeeper for small family of adults or business woman. Excellent cook. References. 6,882, Outlook.

**EDUCATED** Protestant, traveled, seeks opportunity in congenial home as family member. Share duties, cooking, sewing. Small family or convalescent. New York, suburbs. Write fully. 6,886, Outlook.

**ENGLISH WOMAN,** university graduate, traveled, well read, seeks position as traveling tutor, companion, or chaperon. Would tour England or Continent. Free June 19. 6,874, Outlook.

**EXPERIENCED** tutor, teacher. Pennsylvania graduate student. Traveling companion-tutor. Summer or year. Best references. 6,844, Outlook.

**LADY** traveling Spain this summer wishes chaperon one or two girls. References exchanged. 6,884, Outlook.

**MIDDLE** aged woman of education and refinement seeks position as housekeeper to gentleman with one or more children. 6,869, Outlook.

**POSITION** as companion or housekeeper by American middle aged woman. References exchanged. 6,881, Outlook.

**POSITION** in Middle West, gentleman's family where experience with children would be appreciated. Charge of maid and house. Used to travel, good shopper, city or country; references. 6,885, Outlook.

**"POVERTY-stricken"** college graduate desires to travel as companion or governess. Golf or marbles; Michael Arien or Mother Goose. References exchanged. 6,863, Outlook.

**REFINED** woman wishes position as useful companion. 6,873, Outlook.

**SOCIAL** worker, 12 years' executive experience, would like position as superintendent in institution. 6,871, Outlook.

**SUMMER** tutoring in private family, by young woman, experienced teacher. Country preferred. 127 West Harvey St., Germantown, Pa.

**SYMPATHETIC,** successful teacher, organizer, visitor, speaker, desires part time work. Fond of travel. No selling. Emma Wardle, 36 S. Fifth St., Hudson, N. Y.

**TUTOR** and companion. Experienced Haverford graduate wants summer position. Familiar with outdoor life. References. 6,875, Outlook.

**TUTORING** by young college graduate for summer; responsible position desired; assistant instructor Middlebury College; references. Address 51 Hepburn, Middlebury, Vt.

**TUTORING,** secretarial work, by young woman, experienced teacher having university degrees. Will travel. 6,795, Outlook.

**UNIVERSITY** graduate, now teaching French, qualified Latin and English, experienced in teaching younger children, accustomed to camp life, desires tutoring or governess position for August or the summer. 6,893, Outlook.

**WANTED,** by senior about to graduate from Dartmouth, position for the summer as tutor or traveling companion. References. 6,857, Outlook.

**WANTED—** Position as housemother, school or college. Middle aged, refined, experienced. References. 6,878, Outlook.

**YOUNG** teacher of modern languages in Southern private school desires position for summer as governess or tutor. Excellent references. 6,879, Outlook.

## MISCELLANEOUS

**TO** young women desiring training in the care of obstetrical patients a six months' nurses' aid course is offered by the Lying-In Hospital, 307 Second Ave., New York. Aids are provided with maintenance and given a monthly allowance of \$10. For further particulars address Directress of Nurses.

**EXPERIENCED** kindergarten wishes to supervise or purchase well-established kindergarten. 6,810, Outlook.

**PERPLEXITY** Bureau. Information and suggestion—literary, domestic, personal. No positions. Anna Wildman, The Clifton, Philadelphia.

**OPPORTUNITY** for three children, eight to fourteen, in family of teacher in a leading preparatory school at his summer place in White Mountains. Bathing, canoeing, mountain climbing. Write 6,842, Outlook.

**YOUNG** married woman, professor in well known college, specialist in child psychology, will take entire charge of two to four children for two months this summer in her comfortable home in quiet New England town. Special attention to personality problems. Camping trip included. Would consider caring for children in their own home, or traveling. 6,806, Outlook.

**BERKSHIRE** Hills. Desires finding healthy boy, 6-8, good social and financial standing, to bring up with own son of 7. Near fine private school. Excellent home influence, mother's care, unusually healthful normal surroundings. Highest New York references. 6,868, Outlook.

**LIMITED** number boys, 9 to 12 years, will be cared for by experienced graduate nurse in her cottage, Cape Cod, Mass. Sports supervised. Address P. O. Box 696, Richmond, Va.