STRAIGHT TALKS WITH AUNT EMMY

On Signing Papers for Strangers

"Did you hear about the terrible thing that happened to Mrs. Thompson, Aunt Emmy?" asked Maud. "It seems that a man came to see her to ask her to invest in some securities his firm was selling, and she said she did not have any ready money. He asked her if she had some Liberty Bonds, and she showed him her one Liberty Bond, a thousand dollar one. He told her that there were a number of counterfeit bonds about and upon examining her bond said there were some marks that indicated it might be spurious. Poor Mrs. Thompson nearly fainted and begged the stranger to tell her what to do about it.

"He told her not to be unduly alarmed, that there was a chance that he was mistaken. His firm was indignant, he said, about the counterfeit bonds that had been foisted on the public and intended to do everything in its power to run down the culprits. They employed a man who was an authority on counterfeits and he could tell in a minute if her bond was good or not. So Mrs. Thompson let him have the bond to take to his office for examination."

"And, of course, he didn't bring it back," commented Aunt Emmy.

"Worse than that!" Maud went on. "He said that, being a widow, she should be very careful in her business dealings, so he made her sign what he called a receipt, although she didn't read it. About a week after his visit she received a number of shares of stock that she says she never heard of and certainly never bought. So she wrote to the investment house the stock came from and said she thought a mistake had been made. Imagine her surprise when she was informed that she had signed an order for those shares of stock in exchange for a $1,000 Liberty Bond!

"First she was coming right over to see you and then decided not to, because she felt ashamed when she remembered that you had warned her about being taken in, now that Mr. Thompson is dead and she has to handle her own business affairs. My brother Tom says he thinks nothing can be done about it, as the receipt bearing her signature is really an order for the stock."

"I am sorry to hear this, Maud," said Aunt Emmy. "What a pity she did not take her bond to the bank to have it examined if that slick salesman aroused suspicions in her mind as to its genuineness. She would have been dealing with people of integrity, whom she could trust absolutely. And yet she allowed herself to be duped by a perfect stranger!

"Yet there must be a lot of that sort of thing when you consider that over $600,000,000 a year is being taken away from the honest people in the United States by stock swindlers. If the people would only learn to trust the guidance of their financial affairs to their banks and never sign anything they have not read and do not understand, there would be less unhappiness about money matters."—Anne B. Aymes.

NEW ERA FOR AGRICULTURE

New York.—A new era lies ahead for agriculture because it now commands the best economic thought of the business world directed on its prime requirements of better distribution and marketing, President W. C. Gordon of the State Bank Division, American Bankers Association, declares in a recent communication to the thirteen thousand members of the division. He seeks to enlist their interest in the work of improving the marketing of farm products.

"The farmer today finds himself far removed from his consumer-customer by a long line of intermediate agencies, which often leave him in a position of disadvantage as an individual producer." Mr. Gordon says. "It is, therefore, not strange that he should seek to apply to agriculture those principles of production and distribution found successful in industry. His rightful ambition is to make, where feasible, a general application of successful business experience to the marketing of agricultural products. Commanding the best economic thought of the business world, agriculture undoubtedly stands on the threshold of a new era. In lieu of fantastic panaceas, agricultural welfare—which, after all, is the Nation's welfare—has need of a sane, long range program that is at once practical, constructive and economically sound."

He goes on to call attention to the "long view program suggested for agricultural distribution" at Washington by the Agricultural Conference, urging study of it.

CO-OPS

There are many small co-operatives throughout the United States, handling wool, peanuts, watermelons strawberries, beans, syrup, and other products. The government reports that there are at least 10,000 local co operative organizations in the United States. The Iowa Fleece and Wool Growers' Association does an annual business of $2,836,259; the Ohio Sheep and Wool Growers, $1,500,000; the Oregon wool growers, $500,000, while the New York, Texas and South Dakota Associations are said to be handling about a quarter of a million dollars' business each.

WHEN SIGNALS ARE SET AGAINST YOU

Danger Signs Given by Bankers—People With Money to Invest Warned Against Ways to Lose It—The Lure of "Easy Money."

If you were an engineer on a railroad you would not intentionally pass safety signals set against you. To the experienced investor there are similar signals for safeguarding his investments. Some of these signs of danger, issued by the Public Service Committee of the State Bank Division, American Bankers Association, in conjunction with the Better Business Bureau, are briefly indicated here.

BIG RETURNS—It is easy to promise an abnormally high rate of dividends, or large market profits, to prospective investors. Heavy risks usually accompany such lures. They are too often the chief talking points of financial charlatans.

PROMINENT NAMES — Promoters know that the names and endorsements of successful men carry weight. They are often used without authorization. The prudent investor will look beyond names and will investigate.

THE "GROUND FLOOR"—An opportunity to "get in on the ground floor" often turns out to be the same sort of opportunity which the proverbial spider extended to the fly.

INSIDE INFORMATION—"Inside tips" are usually expensive pieces of misinformation. When used as "confidential information" to influence the small investor they are generally of spurious character.

THE FICTITIOUS ADVANCE—Professional promoters often arbitrarily advance the prices of the shares they sell as their campaigns gain headway to create buying excitement and induce new buyers to get in before the next rise. Such price advances are artificial, usually employed merely to "speed up" the unloading of shares.

THE TELEPHONE CANVASS — Irresponsible vendors find it easy to work over the telephone to victimize incautious investors. The cautious investor will not enter into securities transactions by telephone unless he personally knows with whom he is dealing.

THE UNSELFISH PROMOTER — The promoter who "gives his services" in organizing a company or as an officer of it and advertises that he does so, will bear watching.

THE IRRESPONSIBLE GUARANTEE—Irresponsible sellers of securities often "guarantee" certain profits, or even that they will buy back shares when the purchaser wants his money. Promises of this nature are made to create confidence and to lull suspicion. They should indicate to the prospective purchaser a special need to investigate.

"REORGANIZATION" AND MERGER — Unsuccessful companies forced into "reorganization" often call upon stockholders for new funds. Response to such appeals often means merely throwing good money after bad. A conspicuously fraudulent device has been the "merger," by which a new company trading upon fresh prospects and promises, takes over the assets of an unsuccessful venture and issues new stock for old, provided the shareholder pays 25 per cent or so in cash.

THE PARTIAL-PAYMENT PLAN—This helpful method of selling securities has been much abused. People who prefer to buy securities out of their weekly or monthly earnings, are sometimes victimized by vendors of stocks which have little or no value. All honest securities dealers unite in warning the investor to buy on the partial-payment plan only after making sure of the financial responsibility and standing of the firm with which he does business.

THE APPEAL TO PREJUDICE—A chief stock in trade of the unreliable promoter is misinformation which plays upon the prejudices and emotions of prospects. This style of promoter points out supposed "evils" and "special privileges" existing in the world of "high finance." He may urge that his venture is a poor man's proposition, free from the "large underwriting profits which the big fellows get." Usually such sellers endeavor to throw suspicion on others to divert it from themselves.

FALSE SENSE OF SECURITY—"Real estate—the safest security on earth," is the type of slogan under which at times unscrupulous operators endeavor to unload property on persons who want to make an investment, but not a poor speculation. Experienced opinion, supported by impartially-gathered facts, forms the only basis upon which to buy real estate, especially when you cannot see it before you buy.

MINING FALLACIES — Many mining ventures are honest but fail because the promoters are unable to finance the proposition through to a successful conclusion. Many other mining promotions are not good prospects although they may be represented as such. If a small investor wishes to buy mining stocks he can do so by purchasing securities of established mining companies with records of substantial earnings and of dividends regularly paid to stockholders.

OIL RISKS—To almost every one come opportunities to speculate in oil schemes. Very often such offerings are misrepresented. Usually they are sheer speculations, all the risks being taken with the stockholders' money, while the promoters pay themselves handsomely through stock sales, commissions, salaries or "organization expenses." The investor who desires to buy mining or oil securities should get facts and experienced opinion as to issues of established, successful oil companies. Even the legitimate mining or oil business is speculative and depends for profits upon a sound combination of properties, organization, finances and management.

INVENTION DELUSIONS—The general public too often believes that large profits are to be gained through patented processes or devices. Inventions are a fascinating means for separating inexperienced investors from their savings. Even when practical from a marketing and manufacturing standpoint, patents are usually only moderately valuable. The small investor cannot afford to take an "Invention Chance" with his funds.

PLEASANT VALLEY

Sunday school Sunday at 12:30. At 1:30 the school headed by the P. O. S. of A. band and the P. O. S. of A. will march to the cemetery, where flowers and flags will be placed on the graves of our loved ones. Special tribute will be paid by the school children to the memory of Samuel Keith Myers, only child of Mr. and Mrs. Samuel H. Myers, who died last December from scarlet fever. Keith was a bright lad, loved to go to school, was extremely fond of his teacher. From the time he was old enough to march to the cemetery, was always in the parade, with a bouquet of flowers in his hand, to place on someone's grave. It is hard to stay the tears when we think of the loved ones who have been placed in God's acre since our last decoration day. After the decorating of the graves, all will march in a body, back to the church, where services will be held. The young ladies Sunday school class will have charge. We will enjoy a male quartet by the Westminster boys. Rev. Garner, of Westminster, is also expected to be present. Children are all requested to bring flowers.

Born to Mr. and Mrs. Geary Angell on Friday, a daughter Gloria Irene.

Monday was the coldest day in May according to our oldest residents. The thermometer registered 40.

On Saturday the thermometer crept up to 94 in the shade. We had a fine rain on Sunday.

The electric light poles are all planted and cross-armed and we expect the current to flow in a few days.

Mrs. Charles Geiman and her mother, Mrs. Mary Bittle, spent the week-end with Mrs. Jane Geiman and son Edward, Baltimore.

Mr. Charles Wantz has put in the foundation for his bungalo which he is building on High street.

Miss Mary V. Myers, who had her tonsils and adenoids removed last Thursday at the Maryland General hospital, Baltimore, is home, and is improving rapidly.

The play "Mid-summer Eve," which was given by the elementary department was considered very good. Much credit is due the teachers as the children showed elegant training. Our school will soon be over, and we regret the time, as we will miss the smiling faces of the children, also of our teachers, and will also miss the sound of the school bell. We have a very efficient corps of teachers here, and hope they will all come back again in September.

Miss Annie Starner Senft, "Shady Side," who spent several weeks visiting relatives and friends in different parts of Pennsylvania is home again.

Mr. James H. Myers, who died suddenly at the home of his son, Frank Myers, in Westminster, on Monday afternoon, will be buried Friday morning. Services at the church will be in charge of the pastor, Rev. A. G. Wolf. Interment will be in the Pleasant Valley cemetery. The deceased was a member of the P. O. S. of A. order, who will attend in a body. Mr. Myers was a former resident of Frizellburg. He is survived by one brother, Melanchton Myers, of Baltimore, and one sister, Mrs. Annie Stoner, of Frizellburg, and the following children: Mrs. Ada Yingling, Pleasant Valley, Mrs. Robert Harbaugh, Hanover; Mrs. Edward Myers, Medford; two sons, Harry, of Illinois; and Frank, of Westminster, a number of grandchildren, and great grandchildren.

The home of Mr. and Mrs. John H. Brown was the scene of a very pleasant gathering on Sunday, May 24 when Mr. Brown's children planned to give them a surprise family reunion, which was a complete surprise. When the folks arrived at 9:30, about 50 in number, Mrs. Brown became very much excited, and wondered what she should get for, dinner for so large a crowd, but her fears were soon calmed, when her faithful daughters and friends unpacked their cars, which were loaded with good things to eat. They did not forget to invite their good pastor, the Rev. J. W. Reinecke, who was seated at the head of the table offered an impressive prayer, in behalf of the family and that they may be spared to all meet together again on a similar occasion. Those present were: Mr. and Mrs. John H. Brown; children and grandchildren were: Mr. and Mrs. Samuel Kaufman and daughter Anna; Mr. and Mrs. William Therit and son Paul; Mr. and Mrs. Walter Shettle; Mr. and Mrs. Charles Logue; Mr. and Mrs. Lloyd Brown and sons, Richard and Henry; Mr. and Mrs. Norman Warehime and son Homer; Mr. and Mrs. Paul Brown and daughter Eva; Anna Grace and Margaret Brown; George Robert, Luther, Norman and Stewart Brown. Mr. Brown's sister, Mrs. Ella Hossler, Mr. and Mrs. Leonard Hossler, Mr. and Mrs. Elsworth Hossler and children, Louise and William. The Rev. J. W. Reinecke; Mr. and Mrs. Harry Humbert, Mr. and Mrs. Clarence Shipley Mr. and Mrs. Herbert Hauser, Mr. Lewis Beard and daughter Minerva; Mrs. John Hesson, Mary Humbert, Margaret Hauser, Paul, William, and Ralph Humbert.

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