



ROBERT B. ARMSTRONG

### How to Sift "Sure Things"

Crafty Investment Swindlers Who Prey Upon the Credulity of the Laborer to Defraud Him of His Hard Earned Savings.

BY ROBERT B. ARMSTRONG, Former Assistant Secretary of the Treasury.

The cleverness and boldness with which the up-to-date investment swindler plies his craft are almost incredible. Wherever you find a fraudulent investment scheme you will find both of these elements present in some degree—but the comparative proportion of one to the other is generally determined by the element of time of operation.

For example, if the projectors of a scheme are old hands at the game and have established records of the wrong sort, then the idea of quick results is not only attractive but often imperative. There are many "old offenders" in the profession of investment swindling who have been convicted and have "done time" in jails and penitentiaries but have not yet learned to prefer straight to crooked finance.

Men of this character realize that a "quick get-away" is a cardinal essential of success; they must complete the transaction and get in the harvest before there is time for the public to wake up and do any investigating. Consequently, boldness is the big element in operations of men of this class. And, although they may be immensely clever, daring rather than cunning will be the dominant characteristic of their scheme.

The length to which the bolder spirits in this class will go almost surpasses credulity. Here is an example of the tricks to which they will resort in order to create the impression of having the backing of men or institutions of strength and character:

Through introduction by social friends the local representative of an investment scheme was able to open a checking account with a banking and trust company in a big city—a company of so high a standing that it is very widely known outside of financial circles and among people of small means. Its endorsement was worth "ready money" to any enterprise and the fact was keenly appreciated by the "fiscal agents" of the Brite & Fair Bonanza company.

After the opening of his personal checking account, the fiscal agent lost no time in cultivating the acquaintance of the trust officer of the banking institution, which did a very large business in the discharge of trusts. One day the depositor came to this officer and explained that he had a very simple little trust which he wished to have executed. Finding it necessary to leave the city for a few days he wished to provide for the delivery of a sealed package, containing "valuable papers," to a man whose name and personal description was given.

The person to call for the package would leave a certified check, in the amount of \$1,000, which was to be placed to the credit of the "fiscal agent" of the Brite & Fair Bonanza company, whose business connections were unknown to the trust officers of the banking and trust company.

Weeks later the trust officer was astonished to receive from an old personal friend, who was knocking about in the west, a circular of the Brite & Fair Bonanza company, in which the big trust company was designated as "trustee" for the "B. & F." stocks. As the friend who forwarded the circular knew something of the wildcat nature of the Brite & Fair enterprise, his comments on the folly of the bank's accepting such a "trust" had an edge on them. When the matter was investigated it was found that the whole plot had been carefully concocted and worked up so that the circulars had been printed and put in directed envelopes ready for mailing in advance of the placing of the so-called "trust," and that when the trust officer of the solid financial institution had given his receipt for the "sealed package" said to contain valuable papers, a telegram had been sent by the "fiscal agent" to "mail out trustee circulars." The man in this scheme of course believed that, as the circulars were being mailed out into a territory about a thousand miles from the city in which the banking and trust company was located the trust officer who had been imposed upon would never hear of the misuse of his receipt for a "dummy" package which actually contained certificates of the mining company's stock.

Why did the man who worked this scheme to steal the moral support of the big trust company go to great pains to get it; to make the transfer of a sealed package containing its bonds? Because fake investment operators have found it profitable to take every precaution to give the color of legality to their acts; they have found it profitable to hire shrewd legal pilots to tell them just how far they may go in a given direction without running upon the reefs of the United States post office's "fraud order" or upon the rocks of a "conspiracy" prosecution. These pilots for the fleets of the investment pirates make a professional study of the art of steering their craft just outside the line of successful criminal prosecution. Take it in the incident which I have related: had these men been prosecuted for falsely using the name of the trust company or for obtaining moneys by misrepresentation (the claim that the trust company was acting as trustee of the Brite & Fair securities), an able lawyer could have made out of the "trust" to transfer a package of unknown contents, a very plausible defense. Again, the mining company was able to make valuable use of the trust company's receipt for the package by having facsimiles of the receipt printed and distributed among solicitors for the stock who were canvassing persons not at all familiar with legal documents—and passing on them statements and arguments of the agent, would see in the receipt an acknowledgment that this great trust company and its millions were behind the securities of the Brite & Fair Bonanza company.

So far as the writer knows, there has never been a fake investment concern exploited which has not tried to steal moral support under the name of some "guaranty," "trust," or "securities" company. In most cases, perhaps, these companies are as thorough fakes as the company which they are supposed to guarantee, and are the creatures and creations of the same men. But so many instances of this shallow deception have been shown in criminal prosecutions that a little variation has been found desirable. Instead of owning a fake "guaranty" concern, the exploiters of the fake companies have recently come to regard it as a better practice to claim connection with some genuine company doing a general trust business.

This brings us straight to the practical point in the matter: Never go into an investment until you first find out for yourself, by direct and first-hand investigation, what the "references" named in the literature or advertising matter of the company have to say about it, and also how much the references themselves amount to.

property or securities, without really assuming any general financial or moral responsibility for those securities or without becoming a sponsor for them. In a word, the trust company may engage to act as an escrow agent to see that a certain technical transaction is completed and nothing more. That means this: The trust company consents to hold the stakes between two parties but without the slightest responsibility as to the value of those stakes or what may be done with them after the stipulations as to the conditions precedent to delivery have been fulfilled. Because a trust company acts as the trustee of a certain bond issue there is no warrant for the resources of the trust company are in any sense behind those bonds as a guarantee of value. There are almost as many different kinds of "trusts" as there are different transactions; the trust company undertakes the responsibility of doing a certain definite and particular thing and nothing more: It may be to foreclose if a mortgage is not paid, or it may be to issue so many shares of a certain stock to a certain person when a stipulated number of shares of another issue are surrendered.

But there are very few men even fairly familiar with business routine who do not form an impression that, somehow, the big trust company is behind the stocks for which it acts as transfer agent or perform any other act of trust. It is almost impossible to drive this idea out of the minds of men who are not really familiar with corporate matters from an inside viewpoint. They will insist upon attaching to a limited service an unlimited moral and financial responsibility that does not exist.

It is, therefore, of the highest possible importance if you find yourself tempted to go into an investment, that you learn from the trust company mentioned in the literature of the venture exactly what "trust" it has undertaken to perform. If it is a really reliable and established trust company with a genuine financial standing it will make the limitations of its trust very clear. It will take special pains to make you understand, for example, that its only function in the matter in question and in connection with the company concerned, is the purely technical one of seeing that a certain issue of bonds is made "in form" when the technical preliminaries have been complied with and that it does not give an ounce of its prestige or moral support to the bonds themselves or stand legally bound for a penny of responsibility in connection with them. Another word of caution: Whenever you see the name of an educator, a pastor or a popular politician or any other leader having a hold on the sentiment of a community, used in connection with an investment offering, look into it carefully and take no step until the person mentioned has been questioned directly by you.

I know of an instance where the poor people of a parish were victimized because the unscrupulous agent had attached to his prospectuses and circulars the name of a popular priest of that region. These poor victims, instead of going to the "reference," simply said: "If the father in it, sure it's all right," and they were relieved of their savings before the father learned of the use of his name—which was wholly without his knowledge. The solicitors for this swindle had played a bold game and banked on their knowledge of human nature to the effect that most persons will take a "reference" for granted instead of using it for the purpose of seeking information. There are very few of the lists of men and business or financial houses named as references in the literature of nearly all investment concerns which do not contain some unauthorized names—names of some persons who, if questioned, would have given a warning instead of an endorsement. (Copyright, by Joseph B. Bowles.)

**Will Construct Large Tunnel.**  
The minister of public works in France and the canal general of France and highways have recently approved the expenditure of over \$15,000,000 for the construction of a tunnel canal four and one-half miles long, 70 feet wide and 43 feet above the water level to the vaulted roof, to connect the port of Marseilles more directly with the Rhone river. The great width of this tunnel will permit the passing of two barges, it will be completely lighted by electricity, and possess a small railroad running along its side. This great engineering feat is to be finished in seven or eight years and will necessitate the extraction of 2,859,333 cubic yards of rock and earth.

**Catchment for Rain Water.**  
On the eastern side of the rock of Gibraltar there is a curious-looking white patch which recently led an American tourist to ask whether the rock was being armor-plated. It is really a catchment for rain water to increase the reserve water on the rock. The catchment covers 10 acres. It is made of galvanized corrugated iron fixed to piles driven deep into the sandy slopes above the village of Catalan. The water collected at the foot of the catchment runs through the rock into a tunnel 2,000 feet long and is delivered into reservoirs on the western side. The yield to each inch of rainfall is 240,000 gallons.

**All from Shakespeare.**  
Users of everyday catchwords are constantly quoting that ubiquitous person, Shakespeare. "Dead as a doornail," "long and short of it," "getting even," "tag-rag," "birds of a feather," "that's flat," "mum," "scarecrow," "solid," "milkop," "loggerhead," "bag and baggage," "a mere song," "dancing attendance," "send him packing," "kill with kindness," "Greek to me," "ill wind that blows no good," "give and take," "an eyesore" and "the man in the moon" are all his.

**Dir.**  
Mrs. Avenoo—You say he detests his wife cordially?  
Mrs. De Scussit—Yes, he hates the very ground she sued for divorce on.—Puck.

**Speaks Many Languages.**  
Mme. Patti speaks Italian, Spanish, Russian, German, French and Portuguese perfectly, and, of course, her English is faultless.

**WORK WEAKENS KIDNEYS.**  
The Experience of Mr. Woods is the Experience of Thousands of Others.  
Bernard P. Woods of Jackson street, Lonsancing, Md., says: "Hard work and heavy lifting weakened my kidneys. I was tired every morning and my limbs stiff and sore. Dizzy spells and headaches were frequent, and the kidney secretions much disordered. This continued for fifteen years and until I began using Doan's Kidney Pills. Then I improved steadily until cured, and naturally, I recommend them strongly."  
Sold by all dealers, 50 cents a box. Foster-Milburn Co., Buffalo, N. Y.

**NO BLESSING FOR HER.**  
Disappointed Youngster Discriminated in His Prayer.  
For several weeks, little Ralph had enjoyed the use of a Shetland pony, the property of a horse dealer who was a friend of the family. But much to Ralph's sorrow, there came a day recently when the pony was sold, and the delightful horseback rides came to a sudden end. The purchaser, as Ralph found out by inquiry, was a little girl of about his own mature age of five. Ever since his acquaintance with the pony began, Ralph had included him in his bedtime prayer, and "God bless the pony," was an earnest nightly petition. The first evening after the sale of the pony, Ralph hesitated when he reached his place in the prayer. Then, after a moment's thought, he continued: "Please, God, bless the pony just the same; but, God, don't you bless the little girl what's got the pony."

**ITCHING HUMOR ON BOY.**  
His Hands Were a Solid Mass, and Disease Spread All Over Body—Cured in 4 Days By Cuticura.  
"One day we noticed that our little boy was all broken out with itching sores. We first noticed it on his little hands. His hands were not as bad then, and we didn't think anything serious would result. But the next day we heard of the Cuticura Remedies being so good for itching sores. By this time the disease had spread all over his body, and his hands were nothing but a solid mass of this itching disease. I purchased a box of Cuticura Soap and one box of Cuticura Ointment, and that night I took the Cuticura Soap and lukewarm water and washed him well. Then I dried him and took the Cuticura Ointment and anointed him with it. I did this every evening and in four nights he was entirely cured. Mrs. Frank Donahue, 208 Fremont St., Kokomo, Ind., Sept. 16, 1907."

**Stanley's Widow Married.**  
Dorothy, Lady Stanley, the widow of the famous African explorer, was married a few days ago to Henry Curtis, of whom the world knows little save that he is a fellow of the Royal College of Surgeons. Since Sir Henry M. Stanley's death, three years ago, she has lived the life of a recluse at Purze Hill, the country place in Surrey that Stanley bought, and where he is buried.—Bellman.

**Catarrah Cannot Be Cured**  
with LOCAL APPLICATIONS, as they cannot reach the seat of the disease. Catarrah is a blood or constitutional disease, and in order to cure it you must take internal remedies. Hall's Catarrah Cure is a safe and reliable remedy. It acts directly on the blood and mucous surfaces. Hall's Catarrah Cure is not a quick medicine, but it is a permanent cure. It is in constant use by the best physicians in this country for years and is a regular prescription. It is composed of the best tonics known, combined with the best blood purifiers, acting directly on the mucous surfaces. The perfect combination of the two ingredients is what produces such wonderful results in curing catarrah. Send for testimonials, free. E. J. Druggists, 1210 N. 10th St., St. Paul, Minn., U. S. A. Sold by Druggists, price 75c. Take Hall's Family Pills for constipation.

**Important to Mothers.**  
Examine carefully every bottle of CASTORIA, a safe and sure remedy for infants and children, and see that it bears the Signature of *Dr. J. C. Ayer*. In Use For Over 30 Years. The Kind You Have Always Bought.

**Danger from the Witches.**  
Said the sour old witch: "Things have reached such a pitch—that I dare not go broomstick riding; For these armchairs, With gas bags and wheels With my broomstick are ever colliding."

**Who Likes Lemon Pie?**  
You should try at once "OUR-PIE" Preparation for delicious Lemon pie. A lady says: "I will never again try to make Lemon pie in the old way. I can get 'OUR-PIE' Preparation." Try it and you will say the same. At grocers, 10 cents.

**Money and time are the heaviest burdens of life, and the unhappiest of all mortals are those who have more of either than they know how to use.**—Johnson.

**It's the judgment of many smokers that Lewis' Single Binder 5c cigar equals in quality the best 10c cigar.**

**Happiness lies in the consciousness we have of it, and by no means in the way the future keeps its promise.**

**Cheerfulness is an offshoot of goodness and wisdom.**—Boove.

**We Sell Guns and Traps Cheap**  
Buy furs and hides, or tan them for robes & rugs. N. W. Hide & Fur Co., Minneapolis.

**The greatest is he who is most true to the principle of duty.**—Channing.

**FILES CURED IN 6 TO 14 DAYS.**  
PAZO OINTMENT is guaranteed to cure any case of itching, hot, sore, burning, or stinging Files in 6 to 14 days or money refunded. 10c.

**THE ONLY GREATNESS IS UNSELFISH LOVE.**  
There is a great difference between trying to please and giving pleasure.

**ONLY ONE "BROMO QUININE"**  
THIS IS LAXATIVE BROMO QUININE. Look for the signature of W. W. GIBBY. Used the World over to Cure a Cold in One Day. 25c.

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**REMINDED HIM OF HOME.**  
New Yorker Saw Beauty in Sign, Where Maiden Lady Could Not.  
A party of tourists was being shown around Ciudad Juarez, the little Mexican town just across the Rio Grande from El Paso, Texas. Every one was delighted with its picturesque, and in particular a maiden lady, who went into raptures about each new sight.  
"It is all so quaint," she said. "These adobe houses, the old church, the narrow streets, the little plaza, those dreadful-looking men wearing sombreros; everything breathes the spirit of an old-world civilization. It is so different from our United States."  
"That's so," assented a New Yorker who had been listening. "For instance, where in all the world could you find anything so antique, so full of inherent beauty, so charged, as it were, with the essence of pure joy, as that sign over there." He pointed toward a whitewashed mud house on whose exterior was painted:  
"BIGGEST BEER IN TOWN, 5c."  
The woman eagerly turned to look. Then she froze the horrid man with a glance and did not speak to him again during the whole trip.

**Frank If Not Complimentary.**  
Her brother, aged 17, had been captain of a high school football team and consequently had become suddenly popular with the girls in the neighborhood. Because of this the manager of a skating rink presented brother with a season pass. Sister, who had attained the tremendous age of 20, was truly flattered when brother asked her, rather than some of the younger belles of his acquaintance, to share the privileges of that skating rink pass. But brother's explanation removed all danger of the immediate growth of sister's vanity. "You see," he told her with frank simplicity, "I'm not used to skating with girls. I'll practice on you for a month or two, and then when I can do it real well I'll ask some of the other girls."

**Juvenile Drummer—**There ought to be a great opening for a pushing young fellow in this country.

**Sheer white goods, in fact, any fine wash goods when new, owe much of their attractiveness to the way they are laundered, this being done in a manner to enhance their textile beauty. Home laundering would be equally satisfactory if proper attention was given to starching, the first essential being good Starch, which has sufficient strength to stiffen, without thickening the goods. Try Defiance Starch and you will be pleasantly surprised at the improved appearance of your work.**

**A very stout person named Gray**  
Was asked why he stood in this way.  
"It is," he replied, "a matter of pride."  
For it makes me look taller, they say!

**First Nobel Prize.**  
The Nobel prizes were suggested by the eighth earl of Bridgewater, son of the bishop of Durham. He left \$40,000 to be paid to the author of the best treatise on "The Power, Wisdom and Goodness of God as Manifested in the Creation." The judges divided the money among eight persons.

**Important to Mothers.**  
Examine carefully every bottle of CASTORIA, a safe and sure remedy for infants and children, and see that it bears the Signature of *Dr. J. C. Ayer*. In Use For Over 30 Years. The Kind You Have Always Bought.

**Danger from the Witches.**  
Said the sour old witch: "Things have reached such a pitch—that I dare not go broomstick riding; For these armchairs, With gas bags and wheels With my broomstick are ever colliding."

**Who Likes Lemon Pie?**  
You should try at once "OUR-PIE" Preparation for delicious Lemon pie. A lady says: "I will never again try to make Lemon pie in the old way. I can get 'OUR-PIE' Preparation." Try it and you will say the same. At grocers, 10 cents.

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**It's the judgment of many smokers that Lewis' Single Binder 5c cigar equals in quality the best 10c cigar.**

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**Cheerfulness is an offshoot of goodness and wisdom.**—Boove.

**We Sell Guns and Traps Cheap**  
Buy furs and hides, or tan them for robes & rugs. N. W. Hide & Fur Co., Minneapolis.

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### REV. TROUTMAN SENDS BEST WISHES FOR PE-RU-NA

Rev. George A. E. Troutman, Mt. Washington, Mo., Writes,

"My Wife and I Are Strong Believers in Pe-ru-na."

Catarrah and La Grippe.  
Rev. Geo. A. E. Troutman, Mt. Washington, Mo., writes: "My wife and I are strong believers in Peruna."

For two years Dr. Hartman and his assistants have incessantly labored to create Peruna in tablet form, and their strenuous labors have just been crowned with success. People who object to liquid medicines can now secure Peruna Tablets, which represent the medicinal ingredients of Peruna. Each tablet is equivalent to one average dose of Peruna.

For several years I have been troubled with a peculiar spasmodic affection of the throat. It would seize me suddenly and for a few minutes I would be unable to speak audibly, and my breath would be greatly interfered with. I would be obliged to gasp for breath. I finally concluded that it was some catarrhal affection which probably excited the spasm. It interfered with my vocation as a preacher, attacking me occasionally in the pulpit.

I had heard so much about Peruna as a catarrh remedy that I determined to try it. After taking two bottles, my trouble has disappeared. I feel sure that Peruna has greatly benefited me."

Rev. P. E. Swanson, Swedish Baptist Pastor, Box 338, Grantsburg, Wis., writes that from the use of Peruna he is perfectly well, entirely cured of chronic diarrhoea and catarrh.

Peruna in Tablet Form.

For two years Dr. Hartman and his assistants have incessantly labored to create Peruna in tablet form, and their strenuous labors have just been crowned with success. People who object to liquid medicines can now secure Peruna Tablets, which represent the medicinal ingredients of Peruna. Each tablet is equivalent to one average dose of Peruna.

For several years I have been troubled with a peculiar spasmodic affection of the throat. It would seize me suddenly and for a few minutes I would be unable to speak audibly, and my breath would be greatly interfered with. I would be obliged to gasp for breath. I finally concluded that it was some catarrhal affection which probably excited the spasm. It interfered with my vocation as a preacher, attacking me occasionally in the pulpit.

I had heard so much about Peruna as a catarrh remedy that I determined to try it. After taking two bottles, my trouble has disappeared. I feel sure that Peruna has greatly benefited me."

Rev. P. E. Swanson, Swedish Baptist Pastor, Box 338, Grantsburg, Wis., writes that from the use of Peruna he is perfectly well, entirely cured of chronic diarrhoea and