

Real Estate

FURNISHED ROOMS AND BOARDING
FOR RENT—Furnished rooms and boarding by meal, day or week.

REAL ESTATE FOR SALE OR RENT
HOUSES FOR RENT and 24-story dwelling houses for sale.

REAL ESTATE FOR RENT
FOR RENT—2 1/2-story frame dwelling with improvements.

FOR RENT—8-room residence, No. 1901 Green St., corner of Muehch, porch, closet, heater, range, possession November 1st.

NO. 1619 MARKET ST.—Very desirable three-room apartment, second floor; heat and light included.

FOR RENT—1320 Derry St., 1st floor apt., \$40.00; 1317 Derry St., 2d floor apt., \$35.00; 1315 Market St., 3rd floor apt., \$25.00.

FOR RENT—All improvements—1614 Catherine, \$16.00; 1509 Naudain, \$17.00.

ROOMS WANTED
WANTED—A very small room for storage of bed room suit.

BOARDERS WANTED
WOULD take two good men to room and board in private family of three adults.

REAL ESTATE FOR SALE
FOR SALE—Three great bargains: 1320 Derry St., 1st floor apt., \$40.00; 1317 Derry St., 2d floor apt., \$35.00; 1315 Market St., 3rd floor apt., \$25.00.

ACRES (218) ACRES
(Shape) of equal to 100 farms joining each other (100 and 118) making together (218) acres, at only (\$19) an acre.

ACRES (70) ACRES
(Ideal location) on 1/2 mile road between large markets (2) mile to railroad station, handy to schools, churches, stores.

FOR SALE—Three-story building, at East End, along trolley line; cost to build, \$3,000.

ACTIVE business for sale, Restaurant, confectionery, soda and ice cream business; also a small line of fresh groceries.

\$2,700 WILL BUY two Regina street houses; frames; yielding \$25.00 per month; lot 25x125; drive alley on rear; near Fourteenth St.

\$2,050 WILL BUY a 2 1/2-story frame house on Tenth St.; 7 rooms and bath; electric light; lot 20x90; stable on rear.

FARM in Lower Paxton township; 7 miles from Harrisburg, one mile from Jonestown road; 147 acres; brick house, good barn, wood lot, etc.

FOR SALE—2148 N. Fifth St.; 3-story brick building; 12 rooms; 1200 sq. ft.; reasonable terms. For information apply P. V. MINTER, Harrisburg Trust Co.

FOR SALE—Nos. 1107 and 1109 Plum street; two 2 1/2-story frame dwellings; water in kitchen; \$3,000. C. H. ORCUTT, No. 27, Cumberland St.

FARMS LANDS—FLORIDA
IDEAL time to buy Florida property. Are you coming? Will you pay the most money?

FARMS LANDS—MISSOURI
POULTRY FARMS, strawberry farms, grape farms, tomato farms in the mid climate of Sunny South Missouri.

FOR SALE
2236 N. Second St.
Three-story brick and stucco dwelling with ten rooms, bath, steam heat, cemented cellar with hot and cold water, closet and laundry; front bay window on second floor; porch front and balcony.

MILLER BROS. & NEEFE
REAL ESTATE
Fire Insurance Surety Bonds
Second and Court Streets

Real Estate

FARMS FOR SALE
FARMS FOR SALE—45 Acres—1 1/2 miles north of Lingletown; frame buildings; variety of fruit; price \$1,500.00.

FURNISHED ROOMS FOR RENT
NICE furnished room for rent. Call or address 1614 N. Third street.

LARGE, well furnished rooms for rent, finest location in city; all conveniences. 209 State St. Bell phone 1543L.

FOR RENT—Two furnished rooms, suitable for light housekeeping; all conveniences. Call 1410 Market St.

FARM LANDS FOR SALE
SMALL MISSOURI FARM—\$5.00 cash and \$5.00 monthly; no interest or taxes; highly productive land.

APARTMENTS FOR RENT
NEW unfurnished apartments for rent; five rooms and bath, with large porch in rear; best of improvements; all hardwood floors. Apply 1465 Market St.

MISCELLANEOUS
FURNITURE PACKING
PACKING—A. H. SHRECK, 1906 North Sixth street, first class packer of furniture, china and bric-a-brac.

W. J. WENRICH, 323 Hamilton street—Furniture, china and piano packing. Shipments looked after at both ends. Also all kinds of hauling. Bell phone 2227W.

OLD COINS WANTED
OLD COINS WANTED—\$100 paid for 1884 5 cent; \$75 for trade dollar 1884. Cash premiums paid for rare coins.

MISCELLANEOUS
NOTICE—Having withdrawn as a member of the McCleaster Paving Co. on August 1, 1914, I am in position to handle concrete paving.

OLD GOLD AND SILVER
HIGHEST CASH PRICES PAID for old gold, silver, watches and jewelry. JOSEPH D. BRENNER, Jeweler, 1 N. Third street.

MISCELLANEOUS WANTS
ATTENTION—We will pay \$1,000 reward if our home butler user fails to merge one pint of milk into one pound of butter in two minutes.

WANTED TO BUY
WANTED—To buy several thousand dollars worth of good stocks, preferably P. R. R. and Harrisburg Railways.

FEATHERS RENOVATING
WE ARE now renovating feathers, making pillows and folding feather mattresses at Tenth and Paxton streets. B. J. CAMPBELL.

PERSONAL
LADIES—When delayed or irregular, use Triumf Pills; always dependable. "Relief" and particulars free. Write National Medical Institute, Milwaukee, Wis.

MONEY TO LOAN
MOST MONEY loaned on diamonds, watches, jewelry, guns, revolvers, musical instruments and other valuables. CITY LOAN OFFICE, 411 Market St., next to United Tigar Store.

LOANS—\$5 to \$200 for honest working people without bank credit at less than legal rates; payable in installments to suit borrowers' convenience. CO-OPERATIVE Loan and Investing Co., 204 Chestnut St.

ALL KINDS OF HAULING
ALL kinds of hauling; large two-ton truck; furniture, pianos, freight, in the city and suburbs. Prices reasonable. Picnic and pleasure trips, day or evening. W. H. DARE, 1403 Vernon St., 2nd phone 3413.

STORAGE
STORAGE in 3-story brick building, rear 408 Market St. Household goods in clean, private rooms. Reasonable rates. Apply to P. G. DIENEKE, Jeweler, 408 Market St.

HARRISBURG STORAGE CO.—Two large brick warehouses, built expressly for storage. Private rooms for household goods and unexcelled facilities for storing all kinds of merchandise. Low storage rates. South St. and P. R. R.

Lost and Found
FOUND
FOUND—The home of reliable work for particular people at EGGERT'S Steam Dyeing and French Cleaning Works, 1245 Market St. Call either phone, we'll do the rest.

LOST
LOST—Single oared boat, painted red and brown; reward if returned to White House club. Inquire for ED. BROWN.

LOST—Large sum of money on Vaughn street, Riverside, or in the alley south of roof brick houses; suitable reward if returned to 2256 N. Sixth street.

FOR SALE
2236 N. Second St.
Three-story brick and stucco dwelling with ten rooms, bath, steam heat, cemented cellar with hot and cold water, closet and laundry; front bay window on second floor; porch front and balcony.

MILLER BROS. & NEEFE
REAL ESTATE
Fire Insurance Surety Bonds
Second and Court Streets

Wants

HELP WANTED—MALE
WANTED—A good reliable married man for established tea and coffee route. One who can furnish bond and good reference. Apply GRAND UNION TEA CO., 208 N. Second St.

YOUNG MEN desiring to prepare for civil service examinations, please note that Mr. H. Laurens Caul will be at the Bolton Hotel, in Harrisburg, on Wednesday, October 28, to meet personally those interested.

WANTED—Man to sell trees, shrubs, roses, berry bushes. Permanent. Brown Brothers' Nurseries, Rochester, N. Y.

MEN—Sell guaranteed hosiery to friends, neighbors and general wearers. 70 per cent profit; make \$10 daily; experience unnecessary. International Mills, West Philadelphia, Pa.

MAN to give away premiums to advertise Rogers 20-year silverware, \$52 monthly. Also commission. A. A. Cline, Advt. Mgr., Rogers Building, Philadelphia.

Government Examinations—Thorough instruction, \$5.00. Returned if not appointed. Address: 1212 1/2 Pennsylvania Avenue, Washington, D. C.

GOVERNMENT POSITIONS are easy to get. My free booklet Y232 tells how. Write to-day—NOW. Earl Hopkins, Washington, D. C.

AN old-established business has a good thing for sale. Write for particulars. Address: 2972, care Star-Independent.

50 MEN 21 to 40 years. Apply "Round Up" Company, 1000 Broadway, New York, N. Y.

WANTED—Photographer to take photos of children during Baby Week at our store. For particulars apply to ROWMAN & CO.

YOUR SALARY IS DETERMINED by what you can do. My Private Lessons in shorthand, Typewriting, Penmanship, Dictation, etc., will enable you to do more and earn more. Much time and money can be saved this way. Call for information. MERLE E. KELLER, Room 312, Patriot Bldg.

MEN WANTED to get their barbering done at the McWaters Barber Shop, 439 Market street, next door to Hoffman House.

AUTO TRANSPORTATION SCHOOL—The oldest, best and most reliable automobile school in the country. Full course of practical instruction for \$25.00, including long driving and repairing lessons. Hundreds of good paying positions are open for competent men. Make application now. Easy payments. Open day and evenings. 3 N. Cameron St.

SITUATIONS WANTED—MALE
FIRST CLASS COOK (white) is open for position; hotel or restaurant; experienced and able. Apply to address E. P. C., 374, care Star-Independent.

A YOUNG MAN, 21 years of age, with two years of high school, six months of commercial and three years of business training; desires employment. Best of references furnished. Call or address J. E. 127, Herr street.

WANTED—Man handy with tools wants any work of any kind. Address Box 54, Wormleysburg, Pa.

TECH. student would like to have position of any kind after school hours. Apply 414 S. Thirteenth St., City.

WANTED—Work of any kind. Address 605 S. Third St., Steelton, Pa.

BOY, 15 years old, would like to have position of any kind, after school hours. Apply 2632 N. Sixth St.

CHAFFEUR and repair man desires a position; work of any kind accepted. Excellent driver and ability. Apply W. F. MCINTIRE, 402 Cumberland St.

COLORED MAN desires general housework or position as waiter in private family. Address 405 Bailey St., Steelton, Pa.

BOY of 18 wants work of any kind; not afraid of hard work. Apply or address J. W. S., 1812 N. Sixth St.

WANTED—Single man, 21 years old, desires position of any kind; all night work preferred. Address 605 S. Third St., Steelton, Pa.

MARRIED MAN, colored, 27 years of age, wants a position in private family or of any kind of work, such as janitor, porter, etc. Address No. 433 South Ave., City.

WANTED—A colored boy, 17 years old, would like a place in private family or work of any kind; can give reference. Address 687 Briggs St., City.

WANTED—Work for a colored boy of 16; any kind of work; can give part of time or all the time. Call or address E. S., 1418 Williams St.

WANTED—Boy 16 years old desires place as errand boy. 28 S. Fifteenth St.

AGENTS WANTED
AGENTS—European war book; right up-to-date. Big money maker. Outfit free. 50 per cent commission. Address National Bible House, Pope Bldg., Chicago.

DISTRIBUTING AGENTS—Either sell Earn \$12.50 per week, long term. Blumer's Perfumed Laundry Starch. All or spare time. 47 Blumer Bldg., Lincoln & Roscoe, Chicago.

STOP—Agents—Just Out—Brand new invention, selling like wildfire. Deflector for Auto Headlights, puts light on road instead of in other people's eyes. Not a dimmer, makes light stronger, directed everywhere. Simple, easy to put on; nothing to operate. Wanted on every machine. Big, quick profits. Get busy. Johnson, One-cleared 322 1/2 First St., Harris, N. Y. Made \$68 one week. Sales guaranteed. Write quick. For cash. Address Hymeyer Deflector Co., 418 Nasby Bldg., Toledo, O.

Wants

SALESMEN WANTED
SALESMEN for small towns, whole time or side-line. Special sales plan offering return of unsold goods makes quick regular sales. \$5.00 commission on each order. Something entirely new. Write for pocket outfit to-day. May Mfg. Co., 212 Sigel St., Chicago, Ill.

SALSMEN WANTED—Experience unnecessary; easy work; big pay. Write for large list of openings offering opportunities to earn \$100 to \$500 a month while you learn. Address nearest office. Dept. 245, National Salesmen's Training Association, Chicago, New York, Kansas City, San Francisco.

SPECIALTY salesmen or merchants preferred to sell retail firms. Excellent high-class specialty. Permanent connection. Our men earning \$100 per week regularly. Splendid open office. Commission contract; paid weekly. State experience. The Champion Register Co., Cleveland, O.

WANTED—Experienced die cutters on infants' soft sole shoes. Apply Rawley Leather Products Co., 1420 Wyeth Ave.

I HAVE a contract to distribute a million free pkgs. Borax Soap Powder, real reliable men and women to help. \$15.000 weekly. Waverly Brown, 739 N. Franklin, Chicago.

RAILWAY MAIL clerks wanted. Commence \$75.00 monthly; sat. ple examination questions free. Franklin Institute, Dept. 3818, Rochester, N. Y.

LADIES—Make shields at home; \$10.00 per 100. No canvassing required. Send address and name to: Rex Co., full particulars. Eureka Co., Dept. 112D, Kalamazoo, Mich.

LADIES can make \$10 to \$15 weekly copying, addressing and mailing same. Particulars for stamp. Rex Co., 255 Greenwood Ave., Buffalo, N. Y.

DO EASY, pleasant coloring work at home; good pay; no canvassing; no experience required. Illus. particulars free. Helping Hand Stores, Chicago.

YOUNG WOMEN desiring to prepare for civil service examinations, please note that Mr. H. Laurens Caul will be at the Bolton Hotel, in Harrisburg, on Wednesday, October 28, to meet personally those interested.

POSTOFFICE clerks, department clerks, etc., ages 18 and over. Salary \$800 up. He will be there Wednesday only, till 9 p. m. See him without fail. Minors must be accompanied by parent.

SITUATIONS WANTED—FEMALE
WANTED—Washing or ironing for Monday or Tuesday. MRS. CATHERINE BROWN, 1102 Grape Ave.

WANTED—Days' work or house cleaning. Call or address 1099 Cowden street.

WHITE WOMAN wants washing and ironing for Monday and Tuesday. Address 425 S. Cameron St.

WANTED—Curtains to wash and stretch. Call or address 823 Myrtle avenue.

MIDDLE-AGED WOMAN would like to have washing and ironing to do at home. Apply 1655 N. Seventh St.

WANTED—Position as housekeeper or days' work. Address or call 413 N. Second St.

COLORED GIRL wishes a place at general housework or chambermaid, 1207 Apple Ave.

YOUNG colored lady wishes position as chambermaid or place to do housework. Apply 338 Cherry Ave.

STENOGRAPHER—Experienced in office work, with knowledge of bookkeeping and shorthand. Call for references. Call 1502 Reginald St.

YOUNG colored girl wants position as an assistant housekeeper. Apply 14 N. Fourth.

COLORED woman wants work of any kind. Call or address 517 Shaffer St.

YOUNG colored girl wants position as chambermaid or nurse. Apply 626 Calder street, city.

YOUNG colored girl wants position as nurse or second girl. Apply 1409 James street, city.

WANTED—White woman wants position as housekeeper. Address MRS. SHATTO, Enola, Pa.

COLORED GIRL wants a position as child's nurse and light housework. Apply 387 South Ave., City.

FINANCE

WEEKLY BANK CLEARINGS

Bradstreet's Figures for Last Week in Harrisburg and Other Cities

Bank clearings in the United States for the week ending October 22, as reported to Bradstreet's Journal, New York, aggregate \$2,733,346,000, against \$2,356,700,000 last week and \$3,625,203,000 in this week last year. Canada clearings aggregate \$172,169,000, as against \$133,461,000 last week and \$190,961,000 in this week last year. Following are the returns for this week and last, with percentages of change from this week last year: New York, \$1,308,098,000 D 35.1; Chicago, 296,199,000 D 12.9; Philadelphia, 157,108,000 D 13.2; Boston, 139,671,000 D 12.3; St. Louis, 72,444,000 D 18.6; Pittsburgh, 54,907,000 D 14.4; Kansas City, 70,209,000 I 11.3; San Francisco, 52,347,000 D 1.8; Baltimore, 37,118,000 D 8.3; Scranton, 3,500,000 D 1.7; Reading, 2,061,000 I 0.7; Lancaster, 1,641,000 D 6.3; Wilkes-Barre, 1,923,000 I 17.3; Erie, 1,029,000 D 15.5; York, 1,059,000 I 10.6; Chester, 729,000 D 9.3; Harrisburg, 1,554,000 I 9.3. *Not included in totals; comparisons incomplete.

Philadelphia Produce Market

Philadelphia, Oct. 24.—Wheat steady; No. 1 white, export, 112@118; No. 1 northern, Duluth export, 125@128; Corn firm; No. 2 yellow, local, 84 @84 1/2. Oats steady; No. 2 white, 54@54 1/2; Bran firm; winter, per ton, \$24.00@24.50. Refined sugars steady; powdered, 6.10; fine granulated, 6.00; Confectioners' A, 5 1/2. Butter firm; western creamery, extra, 22; nearby, fancy, 35. Eggs higher; nearby, fresh, free case, \$9.30 per case; current receipts, free case, \$8.40@8.70 per case; western extra first, free case, \$9.20 per case; first, free case, \$10.00@10.20 per case. Live poultry weak; fowls, 13@15; old roosters, 11@12; chickens, 13@15; turkeys, 13@15. Dressed poultry steady; fowls, heavy, 20@21; average receipts, 16@17; small, 14@15; old roosters, 13; broiling chickens, nearby, 16@20; western, 13@14. Winter, straight, 4.90@5.15; spring, straight, 5.10@5.40; do. patent, 5.00@5.75. Flour, monthly No. 1 large bales, 18.50@19.19; No. 1 medium bales, 18.50@19.19; No. 2, 17@17.50; No. 13, 15.50@18.50; No. 1, 16@17; No. 2, 14@15. Potatoes lower; Pennsylvania, per bushel, 58@60; New York, 43@50; Jersey, per basket, 35@45.

Chicago Live Stock Market

Chicago, Oct. 24.—Hogs—Receipts, 14,000. Market, 15.00@15.50; light, 6.95@7.50; mixed, 7.00@7.60; heavy, 6.95 @7.60; rough, 6.95@7.10; pigs, 4.25@6.00. Cattle—Receipts, 1,000; pigs, 4,250. 6.15@10.80; steers, 5.75@8.70; stockers and feeders, 4.90@7.80; cows and heifers, 3.20@5.80; calves, 3.00@11.00. Sheep—Receipts, 2,000; steady. Sheep, 4.90@5.95; yearlings, 5.60@6.50; lambs, 6.10@7.80.

COLLECTING WAR TAX ON BEER

Fifty Cents a Barrel Additional Has Been Imposed by Congress. The Internal Revenue Department's representatives in this district have not yet received instructions regarding how or when to collect the war tax just provided for by Congress.

No information has been received from Washington by Collector Kirkendall, except on one subject, that of the tax on beer. Last night Deputy Collector Brinker, at his office in the old postoffice building, received a telegram from Collector Kirkendall telling him that on and after October 23 he should collect \$1.50 a barrel on fermented liquor, instead of \$1 as heretofore, and change his stamps to conform to the new order.

This applies to all beer in stock, and the old stamps are withdrawn and new ones issued, the collector charging fifty cents to make up the larger tax where \$1 has already been paid.

Brewers, from Harrisburg to Altoona, have been in communication with Deputy Brinker and he has been very busy issuing the new stamps. No other instructions have been received regarding the levying of the war tax or how it is to be collected.

PUBLIC SALE

At the Homestead Hotel, Lingletown, Pa. Tuesday, Oct. 27, 1914

30 Head of Fine Cows

FOR SALE—Three pens of thoroughbred Brown Leghorn pullets, fifteen hens and one cockerel in each pen, \$20 per pen. Call 71W, United phone.

C. W. H. LANGLETZ, Lumber—Rough and dressed lumber. Call or address 1117 S. Second St. All call, write or phone. Office, Cameron and Mulberry Sts.

BARBER SHOP for sale; containing five chairs and full equipment; half cash balance on payments to suit purchaser; call and see it. Reason for selling, other business. 429 Market St., Harrisburg, Pa.

FOR SALE—Reo automobile, tires good all around; 5-passenger; can easily be converted into delivery car; worth \$125. First \$15 takes it. Must be sold. 814 N. Third street, Harrisburg.

A GOOD dachshund. Can recommend him to run to a finish. Two years old. C. L. RABER, Bainbridge, Pa.

FOR SALE—Several 5 per cent, first mortgage bonds. These bonds are real and will stand investigation; will sell below par for cash. Address S. 3973, care Star-Independent.

FOR SALE—AT GABLE'S, 113, 115 and 117 S. Second St., 6,000 gallons New Erie ready-mixed paint. Acme quality. All the full line of the Acme make.

RUNABOUT for sale cheap if sold at once; electric lights; all new tires. Apply after 6 p. m., to MR. JONES, Central Garage, Fourth and Chestnut streets.

FOR SALE—Horse, 2 sets of harness, 1 complete outfit, 1 job wagon, good as new. Will sell separately if desired. A bargain if taken at once. Inquire at 2926 North street.

FOR SALE—AT GABLE'S, 111-117 S. Second St., 5,000 sets new esch, 1x10 1/2 in. primed and glazed, at \$1.15 per set. Also other sizes.

Death and Obituary

M. R. ALLEMAN
145 N. FRONT STREET
STEELETON, PA.

FOR SALE—A knitting factory; all improvements; electric power; two-story frame; steam heat, well lighted; equipped with the latest knitting and sewing machinery. Possession given at once. We will rent if party because of the residence of the manufacturer of ladies' garments. Information Wanted—Call Bell phone 74, Steelton, Pa. or

LETTFORD—On October 22, 1914, at Philadelphia, Edwin S. Lettford, son of Mrs. A. E. Buckingham.

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MAKING THE INVESTMENT FIT THE CLIENT

(Copyright, 1914, by C. M. Keys, New York.)
An old woman, owning some 6 per cent. railroad bonds which she has had nearly twenty-five years, found out recently that these bonds were going to be paid off in January next. She, therefore, wrote to her banker asking him to suggest to her some more bonds just like them which would pay the same rate of interest. In his reply the banker gave her a list of bonds every one of which was either a 3 1/2 per cent., 4 per cent., or 5 per cent. bond, selling at a discount. In one column of his list he had the rate of interest worked out. It was 6 per cent. or a little more in each case. One of the bonds, for instance, was a 3 1/2 per cent. issue which had twenty years to run and which she could buy at 71, or \$710 for a thousand-dollar bond. The yield here was stipulated as being 6 per cent. She took the trouble to divide 71 into 350 and discovered that the answer to this simple problem of arithmetic was 4.9. She, therefore, replied to her banker to the effect that this bond, as well as all the other bonds in the list, did not yield 6 per cent. This one bond she figured yielded less than 5 per cent.

The banker in his reply, of course, explained quite clearly that in addition to the income of \$35 a year from each \$1,000 bond the client would also obtain \$290 at the end of twenty years, because the bond, which would only cost her \$710, would be paid off at \$1,000. This "appreciation," he explained, is always reckoned as part of the return on a bond investment. Similarly, if the bond cost more than a thousand dollars, anyone reckoning the return of interest has to allow for the fact that it will "depreciate" if held to maturity. The lady's reply to this letter was a piece of good common sense, from her point of view. In part, she said:

"Long before twenty years is up I hope to be in heaven. In the meantime, I want to live as comfortably as my means will let me, and in order to do so I do not want to cut down my income every year for the purpose of piling up some profits for those who will inherit what little I own when I am gone, so I want to spend a thousand dollars and get back \$60 every year so long as I need it. Please send me a list of some bonds that will accomplish this result for me."

The incident illustrates that a 6 per cent. investment which would be perfectly good for a life insurance company, or a savings bank, or any other investment institution which hopes to make its activity a continuous performance until the end of time, is not always a perfectly good 6 per cent. investment for everybody. In the case of this woman a 3 1/2 per cent. bond, due in twenty years and selling at 71, is an unattractive investment, because such a large proportion of its net return—over one-sixth—would never come into her hands at all, but would be piled up for the benefit of her heirs. If, on the other hand, she had been a young woman investing money to build up for her own old age a comfortable position a 3 1/2 per cent. bond at a big discount would probably have been much more suitable than a 6 per cent. bond selling at par, because it would automatically increase her principal and would not give her so much current income, which, perhaps, might be frittered away or might be too small to invest every six months, when it came in.

In the practice of investment this problem of making an investment suitable to the client is quite a large factor. Of course it is not the largest factor, for the safety of the principal and the interest occupies the place of honor in the considerations of all honest men guarding the investments of other people. The question of suitability is merely, therefore, an important incidental consideration. How important it is is hardly ever realized except when one comes to a case where a crisis in the affairs of a man or woman arises out of the fact that their investments were utterly unsuited to the purpose for which they were made. An illustration of this condition is furnished by another actual incident.

Some years ago a trustee who had been handling a fund