

Death and Obituary

IN MEMORIAM. IN MEMORY OF Frank Winters, who departed this life November 29, 1914...

Real Estate

REAL ESTATE FOR SALE. TWO PENROCK HOUSES in good condition; practically new; large porches...

FOR SALE—48 acres; 1 1/2 miles from Highspire; frame buildings; sand soil...

FOR RENT—320 Broad St.; 3-story, 11 large rooms, all improvements, suitable for boarding or lodging house...

FOR RENT—1617 Spruce St.; 5 rooms and bath; \$15.00 per month...

FOR RENT—237 Harrisburg St.; 3-story house, all improvements, Apply 308 Lincoln St. J. L. FISHER.

FOR RENT—All improvements—1614 Catherine, \$16.00; 535 S. Sixteenth, \$17.00; 534 S. Sixteenth, \$17.00.

FOR RENT—814 Geary St.; \$18.00 per month; 8 room and bath; cemented cellar, with hot and cold water...

FOR RENT—Eight-roomed house, 608 March street; all conveniences; possession at once. Inquire 1393 N. Second street.

OFFICES FOR RENT. DESK in well-furnished office, with full privileges of same; rent cheap. Inquire 437 Broad St. 9 to 11 a. m. Phone 512131.

APARTMENTS FOR RENT. ONE of the Keister apartments, Fifth and Market streets; five rooms and bath. Apply H. KEISTER, ground floor.

REAL ESTATE FOR SALE OR RENT. HOUSES FOR RENT and 24-story dwelling houses for sale. Elder Real Estate Co. 24th and Derry Sts.

FURNISHED ROOMS FOR RENT. FURNISHED ROOMS—Two rooms on third floor; one front, one back; large, well lighted. Address or call 444 Hymnal street.

FOR SALE. 157-ACRE FARM. 6 Miles East of City. Big Bargain For Cash. 120 acres cultivated, 37 acres meadow and woodland.

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

Wants

HELP WANTED—MALE. WANTED—Local representation for one of the largest manufacturing concerns in marketing high class office necessities...

MONTHLY and expenses to travel, distribute samples and take orders or appoint agents; permanent, Jap-American Co. Chicago.

\$2,500 ANNUALLY—Co-operate with me in selling my new, improved, and patented. Don't worry about capital. Boyd H. Brown, Omaha, Neb.

MANAGERS—Capable, ambitious young men wanted as traveling and state managers; \$1,200 yearly salary and expenses...

I WILL start you earning \$4 daily at home, utilizing my new, improved, and patented. G. F. REDMOND, Dept. of operation, G. F. REDMOND, Dept. of operation, G. F. REDMOND, Dept. of operation.

GOVERNMENT EXAMINATIONS; thorough instruction, \$5.00. Returned if not appointed. Particulars free. American Civil Service School, Washington, D. C.

AUTO TRANSPORTATION SCHOOL—The best, best and most reliable automobile school in the country. A full course of practical instructions for \$25, including long driving and repairing lessons.

WANTED—Position as janitor, porter or general housework. Address or call 123 Liberty St.

WANTED—Cooking; short order. Address or call 310 Curran Ave.

WANTED—By young man, 18 years of age; work of any kind. Address E. M. F., 2543 Agate St., City.

MARRIED MAN wishes position of any kind; not afraid of work and can take any position. Apply 1. R. GARWOOD, 302 S. River Ave.

WANTED—Jobbing in carpenter work; able to do work of any kind to the satisfaction of employer. Write postal card to WM. ARBEGAST, 1215 Vernon St., Harrisburg.

AGENTS WANTED. AGENTS—New, mighty, money-making marvel. World started; new, marvelous clothes washing crystal. Clothes washing ideas revolutionized; positive; abolishes scrubbing, washboards, washing machines. Women astounded.

WANTED—Position as clerk or hotel clerk; experienced in cigar business; can furnish reference. Address FRED R. SALTER, General Delivery, Harrisburg, Pa.

WANTED—Jobbing in carpenter work; able to do work of any kind to the satisfaction of employer. Write postal card to WM. ARBEGAST, 1215 Vernon St., Harrisburg.

AGENTS—Every Blackstone agent a happy man. Why? He makes \$8 to \$15 every day selling low-priced water-power message machine; new business; new field; big profits; sells in every home.

AGENTS—New gas generating coal oil lamp; for homes, stores, lodges, churches, halls. Costs 1-19 cent per hour to operate. Low priced, \$65.00; trucky easily earned. Big profits. Special terms. Sample free to hustlers. Kerosene Lamp Co., 4671 Finch Ave., Dayton, Ohio.

The Harrisburg Polyclinic Dispensary will be open daily except Sunday at 9 p. m., at its new location, Front and Harris streets, for the free treatment of the worthy poor.

Wants

SALESMEN WANTED. WANTED—Calendar salesmen for 1915 in Harrisburg and surrounding territory; a nationally known calendar manufacturing company is increasing their sales force...

SALESMEN WANTED—Experience unnecessary, easy work, big pay. Write for large list of openings offering opportunities to earn \$100 to \$200 a month while you learn. Address nearest office, Dept. 245, National Salesmen's Training Association, Chicago, New York, Kansas City, San Francisco.

SALESMEN—Christmas trade selling substitute for slot machines, \$1.00 a card enormous. Carry 50 in suit case. Try it. Ours sell themselves. Parker, 86 Perin Bldg., Cincinnati, Ohio.

WILL PAY reliable man or woman \$12.50 to distribute 100 free pkgs. perfume borax soap powder among friends. No money to invest. Ward Borax Co., 218 Institute Pl., Chicago.

BECOME Railway Mail Clerks, \$75.00 month; examinations coming. Sample questions free. Franklin Institute, Dept. 3407, Rochester, N. Y.

SITUATIONS WANTED—MALE AND FEMALE. YOUNG colored man and wife wish place together in private family; handy at most anything. Call 344R, Hill phone, City.

WANTED—Competent white girl for general housework and cooking; two in family; no laundry; city reference required. Call between 7 and 8 o'clock, evenings. 219 Forster St.

DO you want another \$2 daily? No experience; constant spare time work; no money to invest; no money to invest; no money to invest. Helping Hand Stores (Inc.), Chicago.

LADIES can make \$10 to \$15 weekly copying, addressing and mailing samples. Particulars for stamp, Rex Co., 24 Glenwood Ave., Buffalo, N. Y.

LADIES—Make shields at home; \$10.00 per 100. No canvassing required. Send stamped-addressed envelope for full particulars. Eureka Co., Dept. 1123, Kansas City, Mo.

WANTED—Ladies and girls, sew patterns; experience unnecessary; plain sewing, material furnished; rare opportunity. Complete instructions 10c silver; returned if not satisfied. Wayne Studio, Richmond, Ind.

LADIES—To sew at home; good pay. Send stamp; work sent prepaid. King Mfg. Co., 141 Broadway, New York City.

WOMEN, young or middle-aged, wanted as special representatives in home town; \$15.00 weekly salary and commission. Also state and traveling managers wanted; \$1,200 yearly salary and expenses. Goodwear Hosiery Mills, Dept. 32, Trenton, N. J.

WHITE GIRL for general housework. Apply 3003 Riverside Drive, next to Academy. Good place for right party.

WANTED—Dining room girl, at Hoffman hotel, 441 Market St.

WANTED—Girls 16-18 years of age and over. Apply Harrisburg Cigar Company.

SITUATIONS WANTED—FEMALE. WANTED—General housework by colored lady. Address or call 1222 Curran Ave.

COLORED GIRL would like to do general housework or dish washing. Address 114 Cowden St.

THE ADVENTURES OF AN EMOTIONAL INVESTOR

(Copyright, 1914, by C. M. Keys, New York.)

In these extremely quiet days in Wall Street there is plenty of time for conversation, and it is quite a usual thing to meet groups of brokers and bankers who, contrary to their normal custom, take plenty of time for lunch. In one such group recently the conversation turned upon the adventures of various clients with their money. This topic produced a flood of reminiscences from the personal experience of those who told them. Most of the stories, of course, were tales of sudden acquisition of wealth, or wealth suddenly lost through unfortunate speculation. Here and there, however, incidents transpired that were worth consideration from the standpoint of the real investor.

One broker, the business of whose house is largely investment, told an incident that illustrates the danger of allowing emotions to play any large part in the making of investments. The illustration is almost an extreme one, but it serves its purpose very well. It is a common saying, and an accepted principle, that the business of handling money should be purely a business and should not be dictated by sentimental fancies, fears or enthusiasms.

"This story," said the old broker, "began in 1901. One of my customers who usually bought very conservative things like bonds and standard preferred stocks, took it into his head that he was going to speculate in United States Steel. It was a new stock and there was a great deal of enthusiasm about it. He did not want to buy very much, but whatever he did buy, he meant to sell again when he saw a good advance in the price, and then to leave it alone. The intention was quite a common one in those days, even amongst conservative investors.

"He bought it at 46. It advanced a little, but none of us suggested to him that he sell, because we do not generally make a habit of advising about speculative commitments. Anyway, he paid cash for it and owned the stock, and we saw no particularly good reason to disturb it. He held it until 1904. He came in one day while the general market was going all to pieces, and said that he had come to the conclusion that he had made a mistake in buying Steel and that he wanted to sell it. The manager of the office deplored the sale at that time; but he executed the order at 15. The investor, therefore, took a loss of 35 points, or \$500 on his 20 shares of stock.

"The next time that this stock occurred to this investor was in 1905, just about a year later. At that time he came in and expressed the opinion that he had made a mistake in selling it and wanted to buy it again. He bought it at 45. A little more than two years later he came back and sold it during the panic period of 1907 at 25, taking an additional loss of \$400 on his 20 shares of stock. I talked to him personally at that time and commiserated with him on his bad luck in speculation, as compared with steady income and comparative immunity from even sentimental disturbances that he had enjoyed in his other investments. He took it philosophically, but it seemed to me that he had made up his mind that at some time or another he was going to get his money back from United States Steel stock.

"Sure enough, he tried it again two years later. He bought Steel common at 85. It went up and touched 95. On that day, said the broker, he called up on the telephone and wanted advice from one of my men about selling. He put in an order to sell it at 95, but the order was never executed, because the market did not hold. He sold that stock nearly five years later at 55, taking an additional loss of 20 points, or \$200. So far as my office records are concerned, that is the end of his adventures in Steel. The total losses, leaving out of consideration any dividend he may have received, amounted to \$1,500. At no time did he have any more than 20 shares, so that his loss may be figured at \$75 a share. He did not actually buy at the top or sell at the bottom in any case, but came pretty close to it now and then. His method was, of course, the exact reverse of the successful method in stock speculation. I have often thought of this experience and talked about it to him as being the best illustration I have ever encountered of the way the public plays the stock market."

While it is extreme, the experience of this investor is duplicated in a lesser degree in the records of every house in deals in securities. Once in a long time one encounters a trader amongst the people who reverses the process, buying low and selling high. Such a man almost invariably comes to the conclusion that he has invented a system to beat the game. About one out of ten such successful traders carries it on year after year with perfect success. The other nine let their initial success lead them into larger amounts and finally comes a cropper in one fine spectacular smash. It is not difficult to guess that a good many hundreds of men who thought they knew all about the trading business found out in August, 1914, that there were still some things they did not know. Dozens of instances of this sort have come under the observation of the writer, and, of course, there are thousands of such instances all over the country.

The gist of the story is that the trading business is too hard and cold a mathematical process for the ordinary man to carry on. If a man is successful, what he is supposed to do is to curb his enthusiasm and keep his trading within the same limits with which he started. If he finds himself wrong, on the contrary, the successful trader will either cut his losses very short or will await a favorable moment and buy at the low prices instead of selling out, thus doubling his commitments, but lowering his average price. Such a process is far too cold for the average man. This average man, in fact, will let his enthusiasm, thoughts, fancies and whims dictate his activities with the almost universal result that other men, who have no enthusiasms, no fancies, no whims and no fears, finally get his money and he gets nothing but experience in return for it.

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D. B. Kieffer & Co.'s 12th Annual Closing Out Sale for 1914 of HORSES, MULES AND COLTS

FRIDAY, DECEMBER 4, 1914 at 9.30 a. m. at the Farmers' Hotel, M. Snyder, Proprietor MIDDLETOWN, PA.

We will sell the following live stock: 100 Head of Fresh Shipped Western Horses and Colts



Shipped direct by W. M. Grove, who advises us that he has taken the greatest care in selecting this bunch of Horses and Colts, and has bought only the best that grow, the kind that have the size, shape, bone, muscle and conformation to themselves, and will mature into and make heavy drafters, all purpose horses, farm chunks, carriage horses and drivers.

These colts range in age from 1 to 5 years and weigh from 1000 to 1400 pounds each.

100 to 150 Head of Acclimated and Commission Horses and Mules

Consisting of good big finished draft horses, general business horses, farm chunks, single line leaders, all purpose horses, carriage horses, livery horses, fancy driver and speedsters. Also a lot of High Dollar Horses—the 57 variety kind of all classes. These horses range in age from 5 to 12 years and have them weighing up to 1600 pounds each.

50 Head of Good Big Mules

Consisting of mated teams, single mules, single line leaders, work slaves and unbroken mules. These mules range in age from 2 to 12 years. Big run of commission horses and mules. One well drilled outfit complete. Sale to commence at 9.30 A. M. on Friday, December 4, 1914, when conditions of sale will be made known by D. B. KIEFFER & CO. Middletown, Pa.



Miscellaneous. FURNITURE PACKING. PACKING—A. H. SHENK, 1908 North Sixth street, first class packer of furniture, china and bric-a-brac. Bell phone 1919W. W. J. WENRICH, 389 Hamilton street—Furniture, china and piano packing. Shakes after looking at both. Also all kinds of hauling. Bell phone 1221W.

SALE AND EXCHANGE. PRIVATE PARTY, forced to sell, will advance 40 shares International Education Publishing Co. preferred stock at \$20 per share. Also 40 shares common stock of the same company at \$10 per share. Address 3995, care Star-Independent. C. W. H. LANGLEY, Lumber—We are overstocked with all kinds and grades of lumber and we can offer you big bargains. It will pay you to see us. Office Cameron and Mifflin Sts.

STORAGE. HARRISBURG STORAGE CO.—Two new eight-story brick warehouses, one absolutely fireproof, divided into fireproof private rooms of various sizes for the storage of household goods; the other warehouse of the most approved type of fire resistant construction for general merchandise. They are equipped with two large electric freight elevators and spiral chutes for the quick and safe handling of household goods and all kinds of merchandise. Low storage rates. South Second street, near Paxton, on the tracks of P. & M. R. R.

MONEY TO LOAN. LOANS—\$5 to \$200 for honest working people without bank credit at less than 10% interest. Loans for all purposes to suit borrowers' convenience. CO-OPERATIVE Loan and Investment Co., 204 Chestnut St. PERSONAL. LADIES—When delayed or irregular, use Triumphant Pills; always dependable. Write National Medical Institute, Milwaukee, Wis.

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 would be interested in the manufacturing of ladies' garments. Information Wanted—Call Bell phone 74, Steelton, Pa. or M. R. ALLEMAN 145 N. FRONT STREET STEELTON, PA.

The Best Guide for Investors. at a time like this it is to study the type of securities which has been the first to respond to improved conditions. Funds placed in such standard bonds as are now being regarded with increasing favor may be considered as safely invested and later on can be diverted into more profitable channels. Write for the timely suggestions contained in our offering No. M-103.

A REAL BARGAIN. Suburban Property Just Completed. Modern 3-story, 8-room combination brick and frame dwelling; location 1904 Lenox street, addition to Cloverly, one square from trolley. A snap for quick buyer. \$2000.

WANTED—REAL ESTATE. If you want real estate you don't have and have real estate you don't want that you can offer at an attractive bargain price, we can supply your wants and sell your property. Positive, no charges unless deal is made. Have client for good farm, either in Dauphin or Cumberland counties.

Prosperity Ahead. Bulletin 103 tells Stock Exchange Securities 5 Share Lots Upward GILT EDGE Bonds Net 5% CLARENCE CONE & CO., 45 Broadway, New York.

For Sale At a Sacrifice. 2014 Green Street—3-story brick house; all improvements. Now vacant—key at our office. Owner moved to Florida. Special price to quick buyer. BELL REALTY CO. Bergner Building.

WE have Money to Loan to honest working people. Employees Discount Co. Room 2, 36 N. THIRD ST. IT PAYS TO USE STAR-INDEPENDENT WANT ADS.