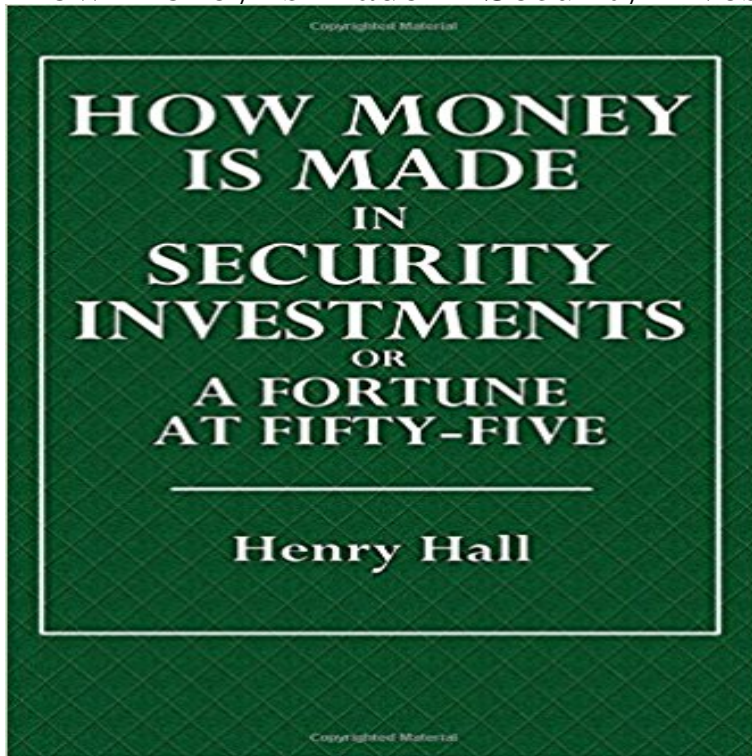


How Money Is Made in Security Investments: or A Fortune at Fifty-Five



It is encouraging to note the number of recent publications, both in book and magazine form, devoted to the subject of the market for securities, and to observe in them a definite effort to put trading in stocks and bonds on a strictly scientific basis. The sooner a general impression is created that money is made in security investments not by any hit and miss method, not by being on the inside, and not by any mechanical chart, but only by careful study of intrinsic values and economic conditions, the better it will be for the managers of railroad and other corporate enterprises depending on public subscriptions to capital. For this reason it is a pleasure to commend the book of Mr. Hall, which is well calculated to create an intelligent judgment on the subject of stock and bond values. The book has already aroused considerable interest because of its sub-title, A Fortune at Fifty-Five, and the comment has been, on the whole, favorable to the authors argument. This argument it is impossible to state with fairness in the small space of a review, and the temptation is strong to make liberal quotations from the many good things in the book in order the better to make clear what Mr. Hall has to say. Let it suffice to quote: With reference to taking risks in stocks, the great objection is that many persons incur them without the slightest knowledge of Wall Street history or methods. With legitimate business as a means of livelihood, with close study of underlying factors, infinite patience and conservative methods, an investment in stocks should be profitable in nine cases out of ten. The volume is therefore devoted to setting forth as fully as possible the points to be watched by the man who has invested his funds in securities. It is worth noting in passing that Mr. Hall treats not of margin speculation, but of actual purchases of securities outright; and when he is able to show that \$1,000 worth of investment purchases of

various railroad stocks in 1870, mentioning specifically New York Central, Illinois Central, Union Pacific, St. Paul, Lackawanna and Jersey Central, would have grown in value by 1905 to from \$170,000 to \$6,000,000, according to the stock selected, if reasonable advantage had been taken of the big swings of the market, this point is well taken. The man who follows carefully the information given by Mr. Hall may become overcautious in his stock transactions, but he will not lose money. The Railway World, Volume 50 [1906]

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