

## CHAPTER XX.—INVESTMENT AND SPECULATION.

Fixed and floating capital.—Advancing capital.—How far prudent.—Speculation.—When to buy and when to sell.—Chances of success in speculation.—Keep out of Wall street.—Losses in Wall street.—A broker's advice.—A nice little scheme.—The science of speculation.—Nerve necessary.—Rule for buying and selling.—Speculation is gambling, &c.

## CHAPTER XXI.—BANKERS AND BANKING.

Relations of bank and dealer.—Bank rules.—Certification of checks.—How to guard against fraud.—How frauds are perpetrated.—A successful forger.—The tricks of forgers.—One of the successful ways.—Have a uniform signature.—Your bank account.—Obtaining bank discounts.—Mr. Astor asking bank discounts.—Mr. Chickering and his bankers.—Rothschild and the Bank of England.—The Baron takes an oath.—Your bank-book.—Swindling a carman, &c.

## CHAPTER XXII.—DEALERS IN STOCKS AND GOLD.

Bulls and Bears defined.—The Gold Board described.—The Idiom of the Gold Board.—The gold corner of Black Friday.—Three millions wiped out.—"Short" on Gold and "Long" on Eric.—"Cliques" and "Corners."—"Pools and gutter snipes."—"Dead ducks and lame ducks."—What becomes of Wall street speculators, &c.

## CHAPTER XXIII.—ADVERTISING.

Benefits of Judicious advertising.—What successful men say of it.—It pays, and leads to fortune.—How to advertise.—A philosopher's comparison.—How Bonner advertises.—A Frenchman's idea of advertising.—Dr. Holloway's advertising experience.—Knox, the hatter.—Other ways of advertising.—Poetical advertising.—Never advertise a humbug, &c.

## CHAPTER XXIV.—INSURANCE OF LIFE AND PROPERTY.

Benefits of life insurance.—The various kinds of insurance.—Investigate the companies you insure in.—When insurance is a moral duty.—Life insurance.—The duty it involves.—Early prejudice against insurance.—The American plan of life insurance.—Savings banks and life insurance compared.—The different kinds of life companies.—The advantages of each.—The difference in companies.—Value of life policies.—Marine insurance.—How marine risks are estimated, &c.

## CHAPTER XXV.—LIFE OF PETER COOPER.

Birth and family.—Educational advantages.—His start in life.—Mr. Cooper's life dream.—The Cooper Institute.—Its mode of operations.—The good it has done and is doing.—Value to the working classes.—Mr. Cooper's business connections.—How he made his money, &c.

## CHAPTER XXVI.—LIFE OF HORACE B. CLAFLIN.

His early history.—Entry into business.—How he extended his business.—Business increased by advertising.—His experience with drummers.—Commencing business in New York.—Increase of business demands more room.—Mode of selecting partners.—The panic of 1857.—Description of his mammoth store.—The largest in the world.—His Bull Run suspension.—Largest sales of any house in America.—His one thousand employees.—Liberality and benevolence.—A mercantile eulogy.—Six acres of floor area.—Strength of resolution and sagacity.—Seventy millions in one year.—Still in the prime of life, &c.

## CHAPTER XXVII.—LIFE OF CYRUS HALL McCORMICK.

His early inventions.—The child father to the man.—Invents and patents the Reaper.—How he commenced manufacturing.—A remarkable business man.—Exhibitions and gold medals.—McCormick thrashes all nations.—Decorations by the Emperor Napoleon.—Other inventions.—A national man.—An advocate of peace.—Endows a Theological Seminary.—Endows a professorship.—Value of his inventions, &c.

## CHAPTER XXVIII.—LIFE OF A. T. STEWART.

Early history.—Embarks for America.—Commences the dry goods business.—Early mode of operation.—Innovations on old customs.—Strategy by flank movement.—His early success.—Stewart's nice young men.—The great crisis of 1837.—His wholesale store.—His retail store.—The reasons for his success.—Noble charities.—His retail business.—Habits, manners, and customs, &c.

## CHAPTER XXIX.—LIFE OF GEORGE PEABODY.

Youth and advantages.—Enters into business.—Character secures capital.—Visits Europe.—His gift to his native town.—Additional gifts.—Pays for the Arctic expedition.—Gives \$500,000 to Maryland.—Gives to the poor of London.—Exact, but generous.—His habits.—His poor relation.—His death.—Princely donations.—\$8,470,000 given away, &c.

## CHAPTER XXX.—LIFE OF ROBERT BONNER.

Learns the printing business.—Starts the *Ledger*.—Bold advertising.—Bonner and Phrenology.—His eminent writers.—His great success.—The Mount Vernon papers.—More eminent contributors.—His stud of fast horses.—As a giver and liver.—Why the *Ledger* succeeded.—Knowledge of human nature.—Mr. Bonner on success.—To what he attributes his success, &c.

INTERNATIONAL PUBLISHING CO., Publishers, N. Y.

TROY & CO., Toronto,

Sole Agents for the Dominion of Canada.

solve  
comf  
indiv  
inve:  
lively  
maki  
to, a  
nati

it sh

Y  
wid  
info  
P  
kno  
C  
I  
you  
A  
bef

INT

Pul  
tt  
T

CH

Lo  
d  
b

CH

Co  
C  
s

CH

Ho

i

CH

W

.

Cl

A