

My Diary

By DOROTHY KAHN

Monday—June 2

Really, I have an awful load on my mind. Just supposing that I should ever show this Diary to my grandchildren! They'd think that it was the dullest thing they had ever read in their lives and would probably sigh and say "poor grandma." The truth is that millions of interesting things happen that make life worth while, but nothing at all sensational. That is one thing about A. C. H. S. It is not sensational. I would say that a fire or a murder would liven things up, but that isn't lady-like. However some of the students might get mixed up in an oil scandal, and thereby give me something to write about. Just any thing so that the "news" in the newspaper will look as though it belonged there.

One thing of interest was Virginia Bossert's new dress. It was real cute and looked well on her being a tailored plaid of brown and tan, with an awfully becoming Buster Brown collar.

I have heard much talk among the masculine element concerning something which is in their lives a tragedy. Bob Scheider and Dick Alexander along with others have been asked to take part in the

class night exercises in such a manner as to exhibit their wonderful grace and rhythm of movement. Being naturally of bashful natures they are having a terrible time deciding whether or not they will be able to go through with it.

The Athenaeum Literary Society, under the guidance of their faculty advisor, Miss Edith Taylor, have started their year book, which in previous years has been such a success. Here's hoping. The Athenaeum has always had a beach party at the end of the year and it is here that the book is read. However there is one thing of interest especially this year and that is that the people who started the society are about to graduate. How big we did feel, too, four years ago when we realized that we were members of an

organization with a constitution and everything. It was the thrill of a lifetime. In fact the whole society was started because a certain group of freshman got tired of hearing that when they were Juniors they might join such-and-such an organization. I remember that some of the first members were Harry Kaufmann, Peggy Kennedy, Harry Bowles, Jimmie Read, Morgan Read, Rena Katz and Suzanne Finley.

Tuesday—June 3

Songs and then more songs, as far as the seniors are concerned. Songs for anything and everything. I'm perfectly sure that when commencement is over we will all shudder at the mention of singing. So when we were called into the Auditorium today we

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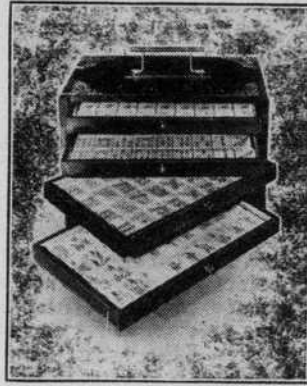
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Equitable Building & Loan Association

Atlantic City, June 8th, 1924.

To the Conservative Public:

"One billion (\$1,000,000,000) dollars is lost every year by the American public in purchasing fraudulent stocks and fake securities," so says Henry L. Doherty, a famous utility operator and investment broker of New York City. He goes on to say: "Americans are the most gullible investors of money in the world, and to protect us against ourselves various agencies are being established to co-operate with the Government to remove the promoters of fake securities from the investment field. I do not know whether you have any conception of the prevalence, extent and magnitude of these frauds, or that more and more men each year are living by fraudulent means in this country."

What does a million dollars mean? If distributed among the inhabitants of the country, for every resident of Atlantic City it would mean one hundred and sixty-six dollars and sixty cents (\$166.60) for every man and woman in Atlantic City. Think of it! This loss is only for one year. In 1914 the loss throughout the country on fraudulent securities was \$250,000,000; while in 1923 the loss was \$1,000,000,000! An increase of 400% in ten years! Do you not think it time for people to stop and consider.

There are plenty of investments close at hand where your money will be safe. Your attention is directed to the full paid shares which are issued by the Building and Loan Associations. They pay .06% annually and the dividends are distributed every six months. You can get the dividends even though you were in Africa. You can invest \$100.00 up to \$10,000.00, and you can increase or diminish your investment at your own pleasure. Your dividends amounting to .06% per annum will be paid every six months, whether you are here or abroad, and you can draw your money subject to the laws of the State of New Jersey pertaining to such investments.

All the money of the Building and Loan Associations is invested in first mortgages and you become a partaker in part of all the money placed by the Building and Loan Associations in all of its mortgages which in this country amounts to three billion dollars (\$3,000,000,000). With the difference that you do not have to watch, nor follow up your investments. The Building and Loan Association does it for you. Your interest is paid to you promptly. The Building and Loan Associations see that your mortgage money is well placed, that the title is secured through a responsible Title Company, that all liens and encumbrances are wiped out, that fire insurance to cover the property is well placed in reliable companies, taxes are watched and, in fact, all safeguards are resorted to to make the loans safe. If you look around you will find that all conservative people invest their money in mortgages because money placed on mortgage is the first lien on the land, and land does not fly away by night, as do the fake investments.

The money that is sought by Building and Loan Associations for investment in full paid shares is permanent investment money. The associations do not undertake to compete with the savings accounts of the banks. This permanent investment money that is placed in full paid shares is used by the associations in improving the neighborhood. Homes are built and purchased with it. Mechanics and materialmen profit from this money and the community is built up as a result of it. There is no community as prosperous as a home owning community. Let us keep this money at home for the benefit of our own town, instead of letting it go out of Atlantic City and be lost in fake promotions!

So we advise all people who have funds to invest to consider the Full Paid Shares of the Building and Loan. In New Jersey all such associations are under the care of the Banking Department of the State. The accounts of the association are frequently audited and they have to make out a report yearly of their financial condition. The Building and Loan Associations of Atlantic City have flourished for fifty years and they are getting stronger each year. It might be said the Building and Loan investments are as strong as the Rock of Gibraltar. You cannot find a prosperous family unless they have been connected with Building and Loan. Investigate for yourself.

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