

# HOW AMERICAN MILLIONAIRES ARE MADE



J.P. MORGAN

H.L. BARBER,  
*Financial Writer*

T. COLEMAN  
DU PONT

JOHN D.  
ROCKEFELLER  
JR.

You can make money in the same way the Rockefellers, Morgans, Astors, Duponts, Schwabs, Vanderbilts and others do, is the theme of a new book on making money make money, which is attracting wide attention of bankers and those who bank with them. The author, H. L. Barber, of Chicago, takes a "wallop" at the popular idea that the savings-bank route is the only way to wealth.

You may not make as much money as the above mentioned financiers, says Barber, but you are sure to make money if you exercise nerve, foresight and care. The way is through wise investment.

Woolworth, who put up the fifty-one story sky-scraper in New York and who has stores all over the country made his money by investing in his own business. He might have

saved his first few hundred in a savings bank but it was investing it that made him the rich man that he is. Likewise, says Barber, "had the first John Jacob Astor been contented to toil and slave and merely lend his money, there would have been no stupendous Astor fortune to distinguish the name. Had Andrew Carnegie invested his savings in bonds drawing a certain interest, he would not have become one of the country's richest men. Had John D. Rockefeller been merely a boarder and lender of money the country might yet be paying many times the present prices for oil."

### Make Your Money Work.

In other words, Barber says that to make money make money it must be given a chance to work for its owner—it must be invested in safe stocks. Money thus tightly con-

played has such tremendous generative power, he says, that it may be literally compared to Australian rabbits which overrun that continent as a result of half a dozen brought there less than half a century ago.

"What do we find in the strong box of the banker?" he asks, "Bonds only? No! Stocks, stocks in scores of businesses, splendid investments in institutions that have grown from litiensues until today they are powers in their respective fields and paying princely dividends."

He adds that some of these banks have paid their stockholders as high as forty per cent dividends while the investors, whose money has earned this dividend, get only three per cent annually. In other words, says the writer, your money, instead of working for you, is working for the other fellow who reaps the reward which you should have for yourself.