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a corporation. The fact of such ownership is entered in books kept for that purpose. Ownership cannot be changed except upon surrender of the stock certificate to the Transfer Agent, properly endorsed, its cancellation, and the issuance of the same number of shares to a new owner.

In practice, what happens when one imaginary Elliott B. Jones buys 100 shares of Blank & Co. common?

After the broker receives the order he executes it through the Stock Exchange, which informs him of the price. When the customer pays the broker and the broker the owner (who is, perhaps, another customer of another broker), a certificate for 100 shares is delivered to the new owner, through his broker. This certificate may be made out in the name of Mr. Jones, or it may be made out in the name of the broker, depending on the wishes of Mr. Jones. Let us examine this a little further.

If the customer has bought the stock with the intention of holding it for investment he, probably, orders it brought out in his own name. This means that on the books of the transfer agent, his name appears as the owner. His name also appears on the books which are kept either by the transfer agent or by the company itself to show to whom dividends are due. Until this certificate comes back to the transfer agent, duly endorsed for sale by Mr. Jones, he is the legal owner so far as the transfer agent is concerned. He may lose the certificate, or it may be destroyed—he is still the owner and can, under proper safeguards, get another one.

Suppose, however, that Mr. Jones is buying and selling stocks through his broker. In this case the certificate comes out in the name of the broker for the account of Mr. Jones, the dividends received by the broker being credited to Mr. Jones's account. The broker is the legal owner on the books of the transfer agent, but so long as the broker is solvent and honest, Mr. Jones has nothing to fear because the broker is legally accountable to him, on demand, for the stock. (Incidentally, the reader will see from this why it is important, in selecting a broker, to select one who is beyond question of high repute).

Stock certificates which are in the name of brokers are called "street certificates" for the reason that they are in the name of brokers whose signatures are recognized on Wall Street, or State Street, or whatever the financial street may be called. When one of these certificates comes to a transfer agent, endorsed, the clerk knows the signature because of long familiarity with it, or

checks it up by consulting his signature card file, and the transfer goes through.

When, however, Elliott B. Jones personally brings in or mails in, a stock certificate in his own name, signed by himself, the transfer agent will not take it unless the signature is guaranteed either by a stock exchange firm or by an officer of a substantial bank or trust company. The reason for this is simple: the transfer agent is there to protect the corporation and the stockholders against fraud. There is no more common fraud than forgery, and as good a protection against fraud as any is to have a written guarantee of a responsible bank or stock exchange house.

It would be possible to fill several pages with a discussion of this subject, but we have probably said enough to give the reader a general idea of the theory and practice of transferring stock. The basic thing to remember is that this is a *process of registering property ownership*, similar in many ways in principle to the registering of ownership in land by means of a deed. A man buys land of B, but his purchase is not complete till a deed in his name has been recorded. In the case of stock, an intermediary, as a broker, may hold ownership for the buyer, but the ordinary method is for a transfer to the individual purchaser to be made on the books of the corporation, *i. e.*, on the books of its transfer agent.

Questions of transfer of stock certificates are complicated by death, when an administrator or executor claims title; by trusts, when the trustees claim title; and by loss of certificate, when certain formalities have to be gone through before the certificate can be replaced. Again, there are certain things which cannot be done, or which should not be done. For example, few transfer agents are willing to issue a stock certificate in the name of "A or B." This would be indeterminate ownership. "A and B" is practicable. Lastly, transfer agents are loth, knowingly, to issue a certificate in the name of a minor. The legal reason for this is, of course, common knowledge.

Our advice to those who are having any difficulty in making stock transfers is to consult a stock exchange house or bank familiar with the procedure and be guided by such advice. The transfer agents themselves at times seem to the uninitiated to be needlessly exacting, but whatever complications there are have been created by the necessity of protecting property rights, and usually, upon careful study, it will be found that they are basically reasonable and sound. W. L. S.

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## Hotels and Resorts

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### Germany

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**HOTEL ADLON**  
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**BERLIN**  
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 Individual cabins, modern conveniences, best of home cooking. Black bass, trout, salmon, boating, swimming, canoeing and tramping. Other information and booklet on request. FRANCIS D. THWING.

### Maine

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**Omer G. Ellis, Proprietor, Jackman, Me.**

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**The Homestead** Bailey Island Maine  
 Twenty-fifth Season opens June 15  
 For information and booklet address  
 Miss M. F. HAZELL, 509 W. 121st St., New York

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 Seashore and country combined, not far from rocks and surf. Home cooking, fresh vegetables, cream, milk, and fresh eggs. Rates \$22-\$35. Mrs. DANIEL W. PERKINS.

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**The Leslie**  
 A quiet, cozy little house by the sea. Opens June 25th. Private baths. Booklet. 23d season.

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 Yachting, fishing, bathing. Water 70°. Swimming lessons free. Golf, tennis, ballroom. Booklet. Shore dinners. Chas. O. Kokerda, Mgr.

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 The place you always wanted to know about, where you could rest and enjoy yourself. Boating, bathing, fishing, tennis, horseback riding, mountain climbing. Nights around the camp-fire. Private cabins. H. C. BEMIS, South Chatham, N. H.

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 For comfort, for convenience to all parts of the metropolis, for its famous dining service come to Hotel Bristol. You'll feel "at home."

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 Cottages, tents, fine table. Fishing, boating, bathing, dancing, tennis, camp fires. Write for booklet and references  
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**BRIGHTSIDE ON RAQUETTE**  
 RAQUETTE LAKE, N. Y.  
 Right on the lake. All water sports. Excellent rooms with bath. Finest food. Reasonable terms. Booklet. A family cottage to rent for season with board. J. O. Bryere.

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Horseback tours through Yellowstone. Trout fishing, perfect hunting country. Excellent food. For rates, booklets, write direct, or Outlook Travel Bureau.

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A beautiful new Colonial six-room house, handsomely furnished, large open fireplace, high elevation. Moderate price.  
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\$200. 8 rooms with bathroom; rowboat.  
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Attractive ocean front cottages at Ocean Park, Me. Several just built. One mile from Old Orchard, 12 miles from Portland. \$350 to \$500 for season. Open fireplaces, spacious verandas, complete bathrooms, sleeping porches. Wonderful beach. Fine community. Particulars on request. Carl H. Davis, Ocean Park, Me.

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Unexpectedly for rental, furnished cottage, superb view, wonderful woods; good boating; accessible by auto. Attractive price if engaged now. Address Mrs. C. M. DÜREN, 53 Beach Ave., Swampscott, Mass.

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Long Island Summer Homes and Cottages for sale or rent on and near the ocean and bay. Inquire D. A. Allen, Quogue, L. I. Phone 234. Rentals \$400 and up.

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New York City. Sublet for summer, teachers' apartment, near East River. 5 light airy rooms, attractive furnishings, piano, telephone, sewing machine. Very reasonable rates to particular people. 8,301, Outlook.

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SIX or eight guests accommodated in comfortable private home in Litchfield Hills, Conn. Unsurpassed scenery, lake bathing, beautiful walks and drives. References required and given. Address 8,187, Outlook.

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Walpole, N. H. Private house, lovely locality, all conveniences. 10 summer guests accepted. Seasonal fruits and vegetables, fresh eggs and milk. Mrs. Emma F. Bartlett.

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WANTED—Gentleman companion for semi-invalid willing to read aloud and drive automobile. References. Mrs. J. D. Pratt, Chestnut Hill, Pa.

WANTED—Matron for group of children at institution in Western New York. Education and previous experience with children desirable. Early middle age preferred. Good position for right person. Address Superintendent, Box 618, Randolph, N. Y.

WANTED—Matron for "Home for the Homeless" at Utica, N. Y. Executive ability and some experience required. Apply to Mrs. F. H. Brewer, 104 South St., Utica, N. Y.

WANTED—Neat white woman for general housework, Long Island summers. Mrs. Israel L. White, 17 Fernwood Road, Summit, N. J.

## SITUATIONS WANTED

AMERICAN woman, middle-age, experienced with children, seeks care of one or two, 3 or over. 7,849, Outlook.

COLLEGE graduate desires permanent position. Can operate any make automobile; typewrite. Experienced tutor. Reference. 7,843, Outlook.

COLLEGE graduate law student with five years' coaching and teaching experience wants position for summer. Not afraid of hard work. 7,846, Outlook.

COMPANION, secretary; supervise home young college woman. Best references. 7,841, Outlook.

GENTLEWOMAN desires position as companion. References exchanged. 7,837, Outlook.

GENTLEWOMAN of culture, with experience in teaching, desires position of house-mother or chaperon in young woman's boarding school for next year. 7,833, Outlook.

GENTLEWOMAN wishes summer position as traveling companion or chaperon. References exchanged. 7,848, Outlook.

MARRIED woman of refinement with 4-year old child would like position as housekeeper in home of professional or business man. Mrs. E. Wheeler, 176 Wisner Ave., Middletown, N. Y.

MATURE woman, five years' university training, Spanish teacher, experienced traveler, desires employment. 7,844, Outlook.

PRACTICAL nurse, English, would like position as nurse-companion to invalid lady or entire care of delicate child or baby. Reference from present employer; at liberty after June 15. Presbyterian. 7,856, Outlook.

REFINED American widow, middle-age, wishes position as housekeeper or companion. Would care for motherless children. References exchanged. 7,858, Outlook.

REFINED American woman desires position as housekeeper for gentleman, or father and son. Capable, good cook. 7,852, Outlook.

REFINED young woman, as companion, secretary, or governess. Traveling or residential. References. 7,850, Outlook.

SUPERINTENDANT of large institution for fifteen years, desires position as such in institution or home. Efficient in management and purchasing. Mrs. Scott, 232 Bay, Daytona, Fla.

TRUDEAU graduate desires private nursing of tuberculous patients. 7,845, Outlook.

YOUNG college professor, French, Spanish, wants summer position. Musician, experienced traveler, successful tutor, good companion. Fine references. 7,857, Outlook.

## MISCELLANEOUS

TO young women desiring training in the care of obstetrical patients a six months nurses' aid course is offered by the Lying-In Hospital, 307 Second Ave., New York. Aids are provided with maintenance and given a monthly allowance of \$10. For further particulars address Directress of Nurses.

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Hotel and Travel Bureau

will offer you delightful details on summer hotels in the mountains or at the sea.

Let us suggest excellent, virginal fishing streams—the out-of-the-way places, where rest abides—details on golf courses—hotels away from the motley or in the heart of a summer colony.

Our service is without any charge—it is organized for the sole purpose of assisting our readers in travel plans. Visit us or write

EVA R. DIXON, Director

The Outlook Hotel and Travel Bureau  
120 East 16th Street, New York

## "Twenty Questions" on General Information

Give yourself 5 points for each question correctly answered. One hundred points is a perfect score. You can find the correct solution on the pages cited.

1. How many archbishops are there in the Church of England? (P. 212.)
2. Who is the Premier of Japan? (P. 213.)
3. What is the Presidential mansion of Mexico City? (P. 206.)
4. Of what country was Chamorro President? (P. 232.)
5. Of what make was the plane in which Chamberlin flew to Germany? (P. 203.)
6. In what year did the Naval Armament Limitation Conference at Washington meet? (P. 214.)
7. By what President was this Conference called? (P. 214.)
8. What causes "sand-boils" in levees? (P. 219.)
9. How many telephones (state within three million) are there in the United States (statistics of 1926)? (P. 225.)
10. Who wrote "Tom Brown's School Days"? (P. 212.)
11. What is the last name of the President of the Massachusetts Institute of Technology? (P. 204.)
12. What is the last name of the President of Harvard? (P. 204.)
13. Where was the scene of action of the first big battle of the World War in which the American troops took part? (P. 208.)
14. What is the source of the phrase, "flaming youth"? (P. 212.)
15. Where is Balliol College? (P. 212.)
16. What is the difference between the Primate of England and the Primate of All England? (P. 212.)
17. Who established the American Foundation? (P. 210.)
18. What province of Canada is across the Niagara River from New York State? (P. 211.)
19. Who is the patron saint of newspaper men? (P. 227.)
20. What port did Japan cede back to China at the Washington Conference? (P. 208.)

### Contributors' Gallery

**BARON GIICHI TANAKA** was elected Premier of Japan in the election last May. He has been a lieutenant-general in the Japanese army and the Minister of War in three successive Cabinets.

**JOHN R. FREEMAN**, one of the most eminent civil and mechanical engineers in the United States, contributes in this issue a second article on Mississippi River problems. Mr. Freeman is much in favor of working out engineering problems in hydraulic laboratories such as those which are now in effective operation in Europe. Several American engineers are leaving shortly to spend some time in the study of these laboratories, and Mr. Freeman will also go abroad to lend his influence to the development of the idea.

**WILLIAM T. ELLIS** is a lecturer and writer who has been on the staff of numerous Philadelphia papers and also several religious journals. He has traveled extensively, investigating social, religious, and political conditions for various newspapers.

**A GLIMPSE** into the Japanese mind is interesting just now, with the Disarmament Conference about to open. Adachi Kinnoyuki, Japanese journalist, though using the medium of a language not his own, is able to reveal the ideas of his countrymen towards America.

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