

Plain Talk....

With Wage Earners.

It is not the money that a man earns, but the amount that he saves out of his earnings that makes him rich.

The question is often asked by the man who is earning a little more than enough to live on, What shall I do with the small surplus each month that it may be earning something that will provide for a rainy day?

If I do not provide for some investment of a small surplus each month it is soon spent, many times for things that I could as well get along without. If I deposit in a Savings Bank it brings but a paltry return, and in times of financial panics history and past experience shows that it is often swept away by failures.

If I invest it in Building and Loan stock and should be so unfortunate as to lose my job, meet with an accident which would disable me, or be unable to keep up my payments by reason of sickness or any other misfortune, the fines and penalties imposed for delinquency would soon absorb all the money I had paid in and I would lose my investment, and should I be fortunate enough to complete the payments for my stock I would find that after years of investment taking the chances of losing through all of these contingencies, I only get back the money that I have paid in with a

small recompense for the use of it, while much of the profits have been used up to defray office expenses and pay the salaries of the officers who have been living comfortable and in luxury upon the earnings of the money of the investors, of which I am one. These are practical propositions which present themselves to the man who has a small surplus out of his earnings which he wishes to place where he can feel sure of his investment and take no chance of losing what he has paid in should that surplus through misfortune cease.

How can I make an investment of a few dollars each month where the investment itself will increase, and where I am sure of receiving a liberal income from not only my original investment but also upon its accumulations? is a question which should interest those who wish to provide for the future of themselves and those dependent upon them.

We sent you a short time ago a copy of The Investor's Catechism, calling your attention to an opportunity to invest a small amount monthly in a perfectly safe co-operative industrial enterprise, The Wheelmen's Mining and Tunneling Co. The company is a purely co-operative one managed by a Board of Directors elected annually by its Stockholders, and is engaged in the development of a large body of Gold bearing mineral land in one of the richest gold bearing belts in the U. S. situated in the Sugar Loaf mining district in Boulder County, Colo., where all the surroundings are favorable for carrying on the work of gold mining at a minimum expense and securing a maximum profit from

the enterprise. The plans of the company when fully consummated will enable them to produce ore at the least possible cost, avoiding all the expense of pumping water and hoisting ore, enabling them to deliver the product of the mine upon the public highway where it can be marketed at the least possible expense. The entrance to the tunnel is only eight miles from the city of Boulder, only four miles from railroad while there has been made a survey for an extension of the railroad, which when built will enable us to ship by rail from the mouth of the tunnel.

The enterprise has passed the experimental stage. Already there has been cut by the tunnel in the four hundred and eighty feet that it has been driven some four veins of gold ore of good grade which, when opened from the tunnel line, will furnish a large quantity of marketable ore and will soon be yielding good returns upon the investment, while a short distance ahead of the present heading of the tunnel are two more veins which, from surface indications, promise to be much richer than those already encountered, while further up the mountain which will be reached in the first two thousand feet of the tunnel, are a number of very rich veins, much larger and richer than those already mentioned, many of which have been opened up sufficient from the surface to show what they contain, which will be cut by the tunnel at a depth of from eight hundred to one thousand feet from the surface, and all the workings in the district demonstrate that all

the mineral deposits grow stronger and richer as depth is attained. The work is now equipped with a steam drill plant, track and ore cars necessary to carry on the work for sometime in the future. Ample water power flows within one hundred and fifty feet of the entrance of the tunnel to, when improved, light the mine, drive the drills, and operate all necessary machinery to treat the ore at the mouth of the tunnel. Sufficient dumpage ground has been secured contiguous to the entrance of the tunnel to take care of all the waste rock that will be taken, out even if the tunnel should be driven for miles into the mountain. The work has been carried on so far with the most rigid economy, many of the employes taking a large portion of their wages in stock of the company, thereby demonstrating the confidence that practical mining men have in the enterprise. No salaries are paid to any of the officers of the company, they being paid only for actual services rendered by them to the company the same as other employes. The company has been kept out of debt and clear of all liens for labor, supplies and machinery.

The Wheelmen's Mining and Tunneling Co. now offer you an opportunity to become interested with them in this great enterprise upon a very liberal co-operative plan: By investing a few dollars each month of your savings in its full paid, non-assessable stock.

Is there any way you can invest \$10 per month that will bring you greater returns than by subscribing for 1,000 shares of the Treasury stock

of the Wheelmen M. & T. Co? Think of it. Think seriously, and then act as you consider for your best interest. You can now buy this stock of the par value of one dollar per share at twenty-five (25) cents per share by paying \$10 down and \$10 per month for twenty-four months. Thus in two years you can mature 1,000 shares of stock, which we confidently believe will be paying handsome dividends upon its face value by the time it is paid for.

Not only that, but should misfortune strike you during the two years and render you unable to keep up your payments, you will be given the full number of shares that the money already paid in has paid for at 25 cents per share. No fines or forfeitures will be exacted but you will get just what your money paid for under the subscription contract. And all the money that you pay in will be expended economically upon the development of the property your stock represents an interest in. From the day your first payment is received you will be allowed to vote the interest your stock represents at any and all meetings of the company either in person or by proxy of your own choosing. Nor is this all, the ore when taken out of the mine will be sold for the benefit of the company, and when the proceeds amount to \$6,000 (which will take six car loads or less) a dividend of one cent per share will be paid to the stockholders. If when a dividend is declared you have not fully paid up for your stock your dividend will be credited to you on the books of the com-

pany, thereby helping you to pay out on your deferred payments.

Now, hold on before you say that this proposition is too liberal, and let us explain that it is only a straight business proposition. We expect to make money out of it as well as to make money for you. Were the whole mountain one-half pure gold it would be valueless unless it was taken out and made fit for use. That there is a large amount of gold in the property we are convinced, and we have shown our faith in the enterprise by putting in our money, time and labor in securing the property and driving a large working tunnel into the mountain through solid granite for four hundred and eighty feet. We have demonstrated that our faith was well founded in the veins already encountered. We have not the capital required to open it up as speedily as it should be to get the best results. We offer you a share in it at a reasonable rate and upon liberal terms that you can easily pay for by setting aside monthly a small portion of your earnings, which, if you do not invest in something, might be spent and do you no good; invested with us, it would be used to make the investment more valuable each month.

A large number of persons contributing a small amount monthly, co-operating with us, will enable us to keep up the development and in a few months we will be enjoying a steady income. There is enough for all of us when it is once opened up and taken out. A large number of persons can and may as well co-operate in this enterprise and enjoy its benefits as a few with a large amount of capital each.

Do not dismiss this as a speculating, stock-selling scheme before you investigate it. That there have been many fraudulent mining or so-called mining schemes floated by unscrupulous persons and many fleeced by them we admit, but would you denounce farming as a fraudulent and dishonest occupation because forsooth a few gamblers on the Board of Trade deal in options in wheat, corn, oats and pork? If there were no actual grain and pork raised the boards of trade would soon go out of existence. So, if there were no legitimate mining enterprises, the occupation of the shark mining broker would be gone.

The business of mining legitimately carried on is one of the basic occupations of mankind and managed by prudent, practical men is no more hazardous than agriculture or manufacturing, and the business of mining for the precious metals has always liberally rewarded the intelligent, persistent and industrious miner.

We court the fullest investigation of our enterprise, and do not fear the conclusions you will arrive at by investigation.

Let us suggest a good way for you to investigate. Let ten or more of you form a club to invest in 10,000 shares of our stock, select one of your number in whom you have confidence to come and see for himself; give him your first payment on your stock and send him to see us, what we have, what we have done, and what we are doing, and then when he has looked over the enterprise, if he is satisfied and invests your money with us, we will pay all the legitimate expenses of his trip. Is this not a fair proposition?

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We have confidence in our enterprise, we have enough for us all, we need your help, we are willing and can afford to divide with you. Your one cent per share per month will enable us when in our treasury to keep up our work and long before the twenty-four months have passed we confidently believe that the proceeds of the mine will be paying your deferred payments.

Hoping that we have interested you and that you will correspond with us and make inquiries upon any points that we have not made clear, we are,

Very Truly Yours,

The Wheelmen's Mining and Tunnelling Co.,
Box 237, - - - - Boulder, Colo.

