

## WHY I BELIEVE IN Loan and Investment Companies.

Because I found that a penny saved was a penny gained; that the three dollars I was paying away every week in rent, paid instead to a loan company was in a sense three dollars in my pocket.

Because through their agency I purchased a home which has since greatly increased in value, and is a fair inheritance to leave to my children.

Because as an investor it has been my experience to have my subscriptions, after paying in for a few years, returned to me almost doubled in amount.

Because I am certain that the rapid progress and generally flourishing condition of this country is largely due to the habits of economy and industry fostered by such institutions.

Because of the incalculable misery and destitution they have warded off from the homes of the industrial classes.

Because their tendency is to cut down class distinctions, and to put man with man, the rich and poor, more upon a level. Money paid to a wealthy landlord makes him richer and the tenant poorer.

Because their existence is necessary to the public welfare, as is evidenced by the enormous business they transact.

Because the expenses of management are as small as is compatible with the safe conduct of business.

Because, though founded comparatively recently, and in a humble manner, they have made such mighty strides that their ramifications now extend all over the globe.

Because of the thousand advantages offered which are peculiar to themselves and cannot consequently be found elsewhere.

Because they are built upon a solid basis, and all profits realized are distributed among those who, in one way or another, have banded together and assisted in their formation.

Because, as a depositor, I receive a higher rate of interest and far more convenient terms than would be obtained from other financial institutions.